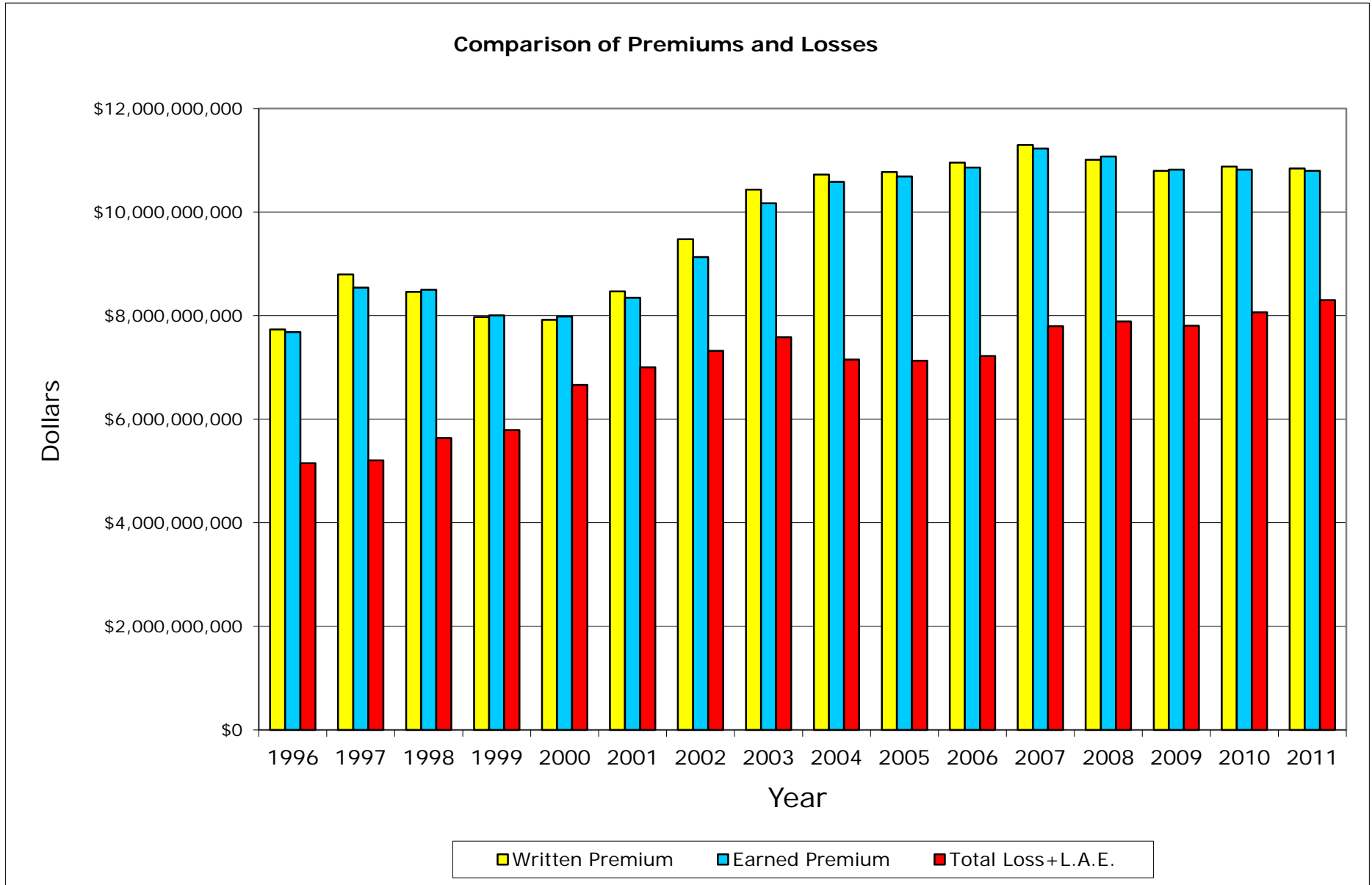


P. P. Auto. Liab.  
California Statewide Total

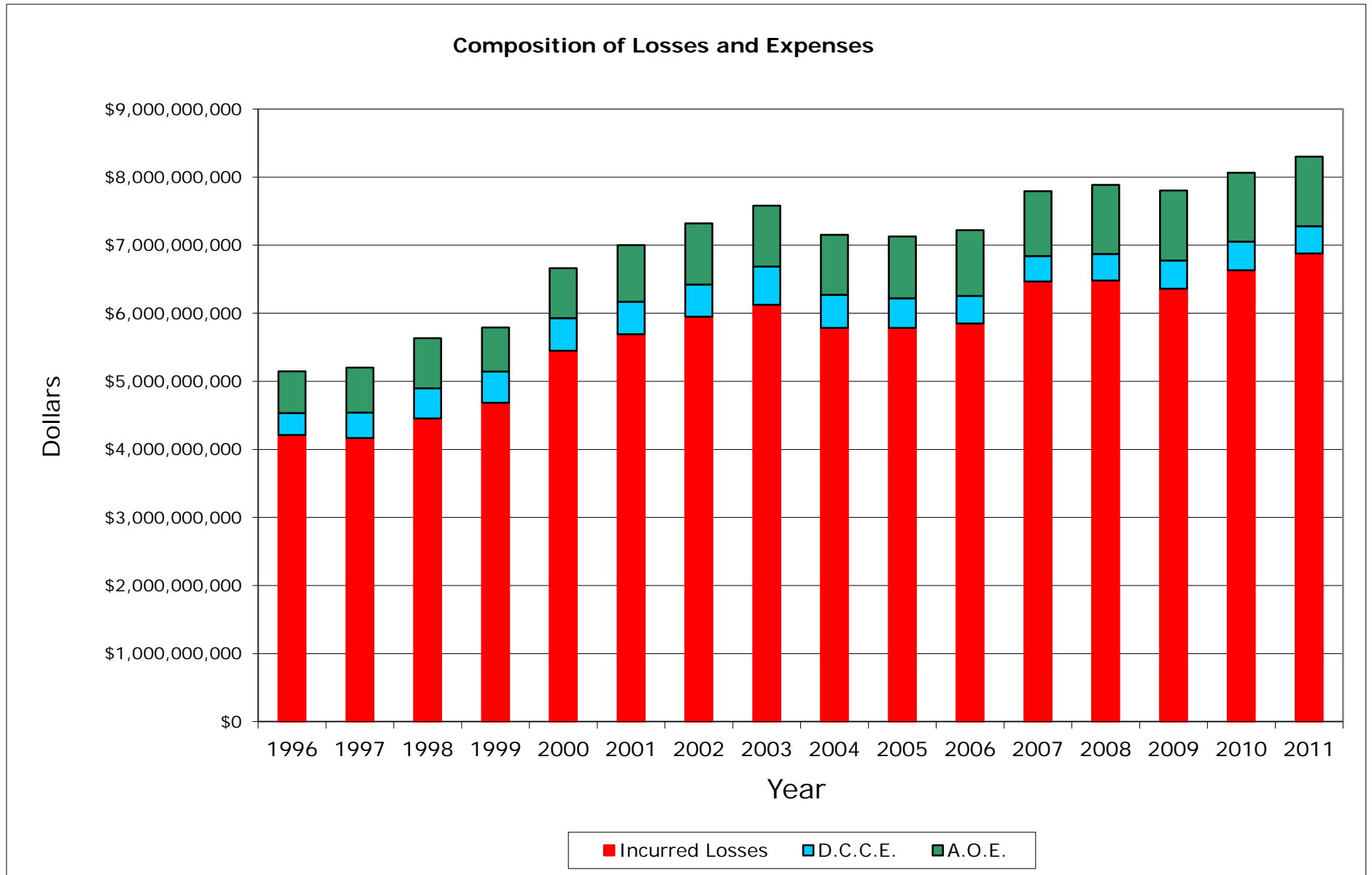
**Graph 1.a.**





P. P. Auto. Liab.  
California Statewide Total

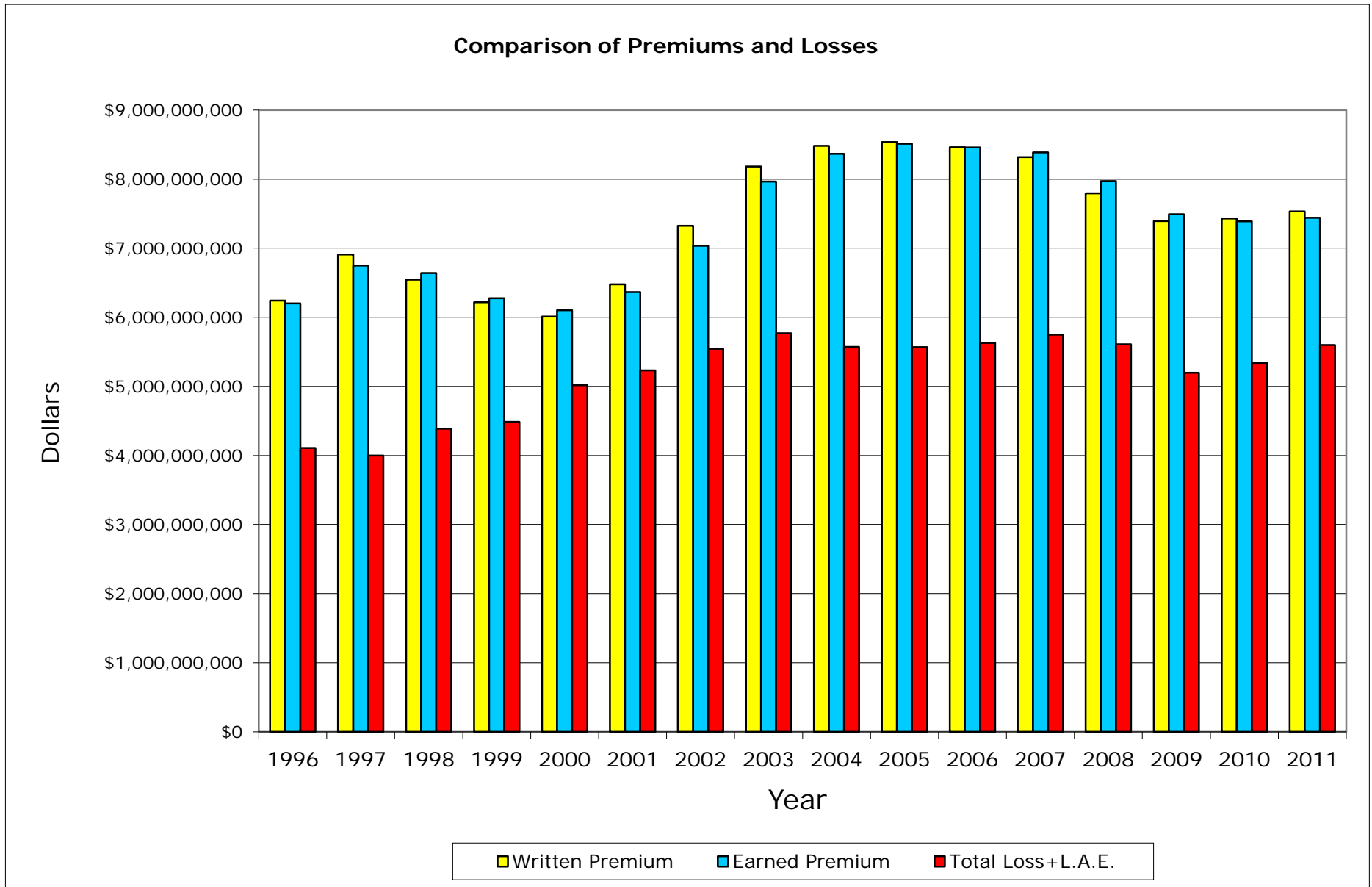
**Graph 1.b.**





P. P. Auto. Liab.  
Selected 20 Aggregate

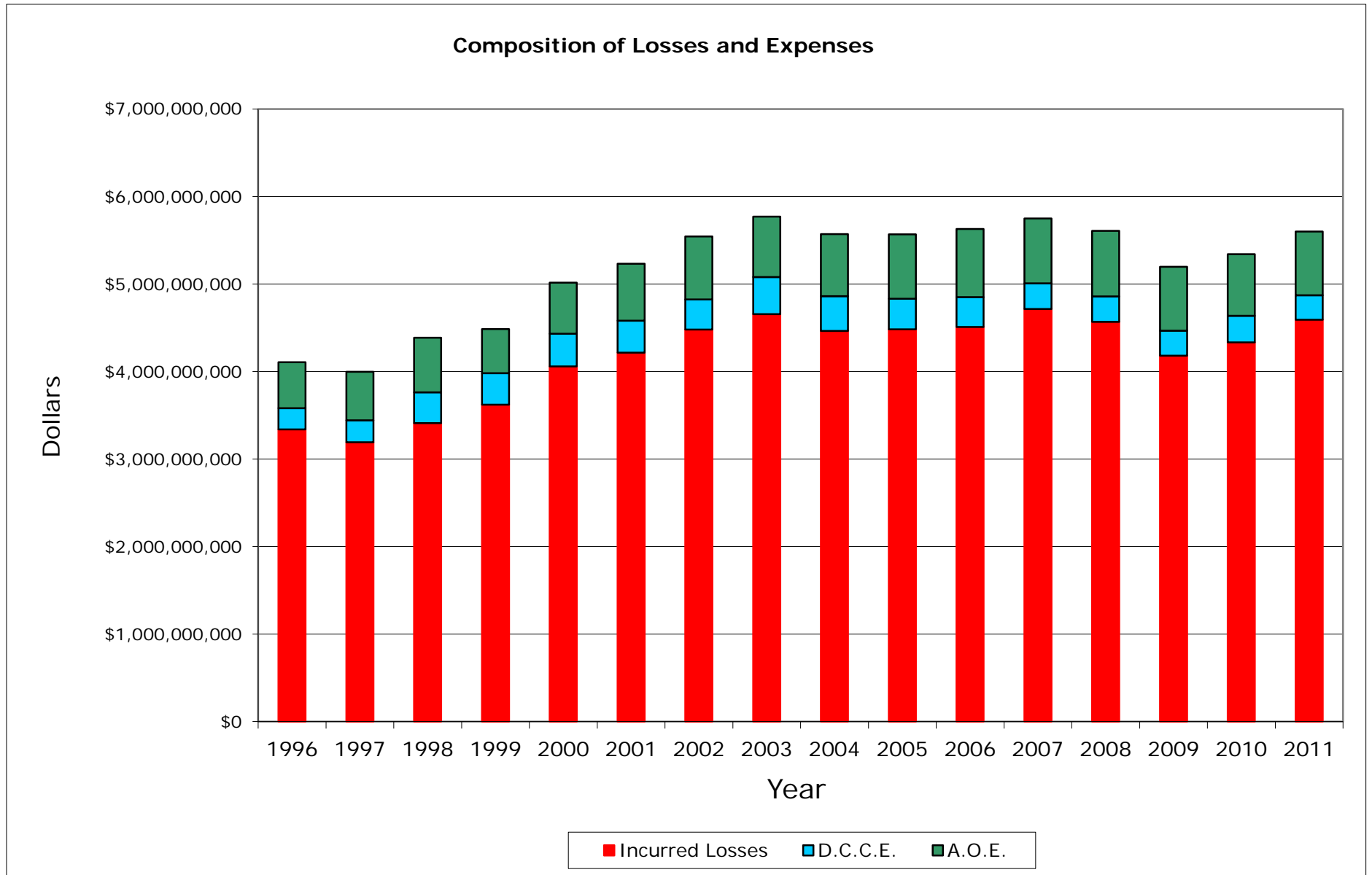
**Graph 2.a.**



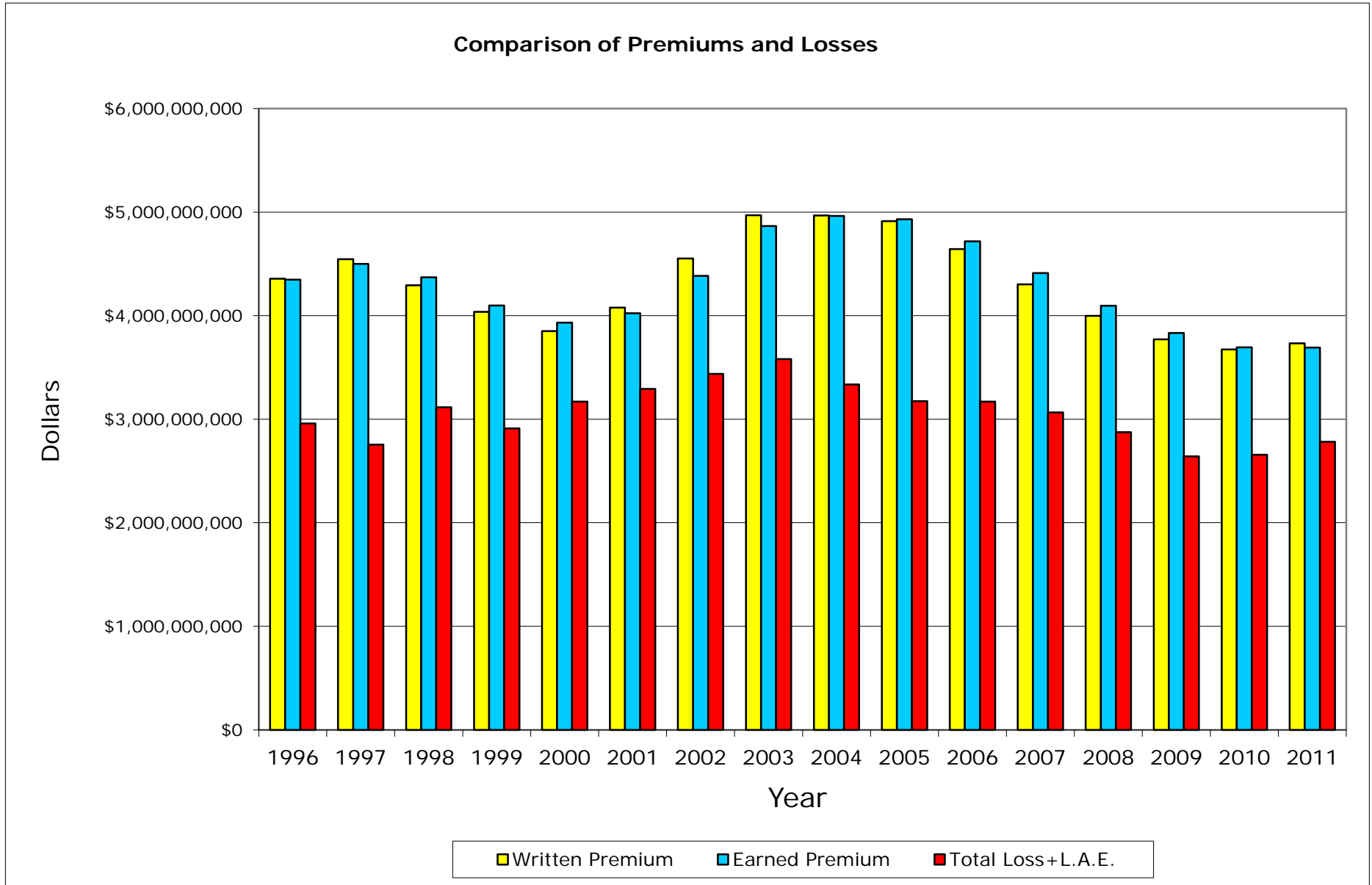


P. P. Auto. Liab.  
Selected 20 Aggregate

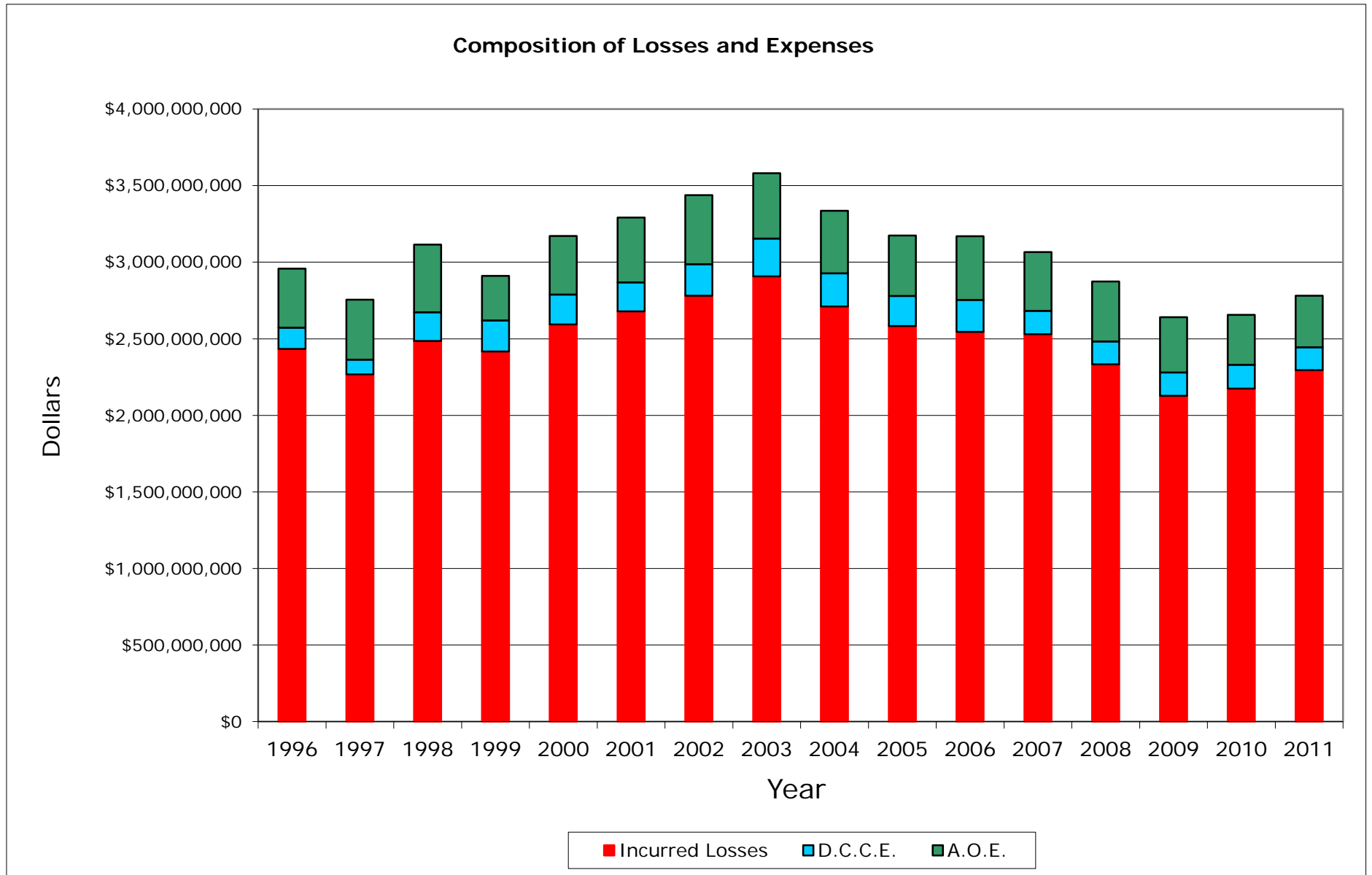
**Graph 2.b.**







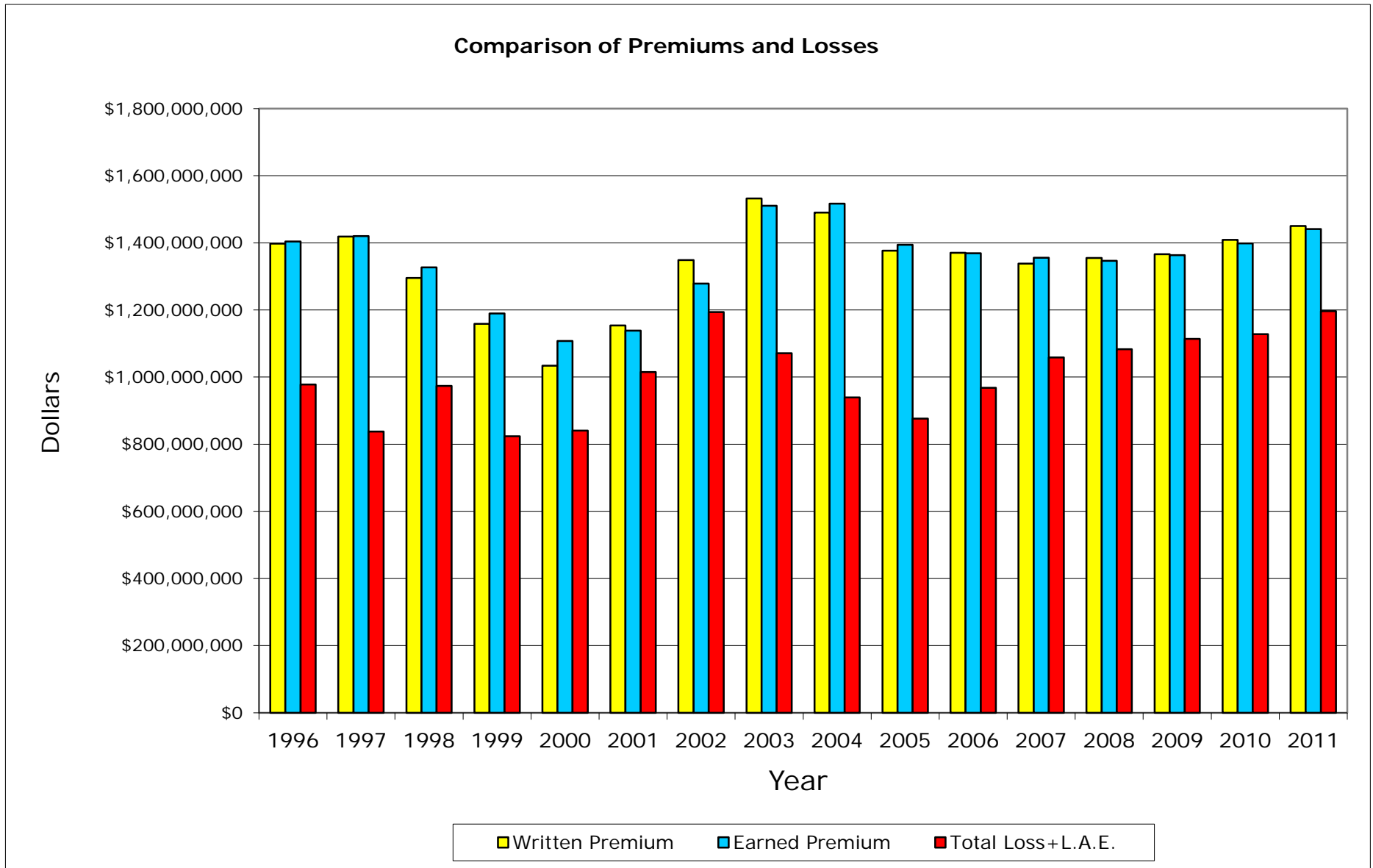






P. P. Auto. Liab.  
State Farm Mut Auto Ins Co  
NAIC #25178

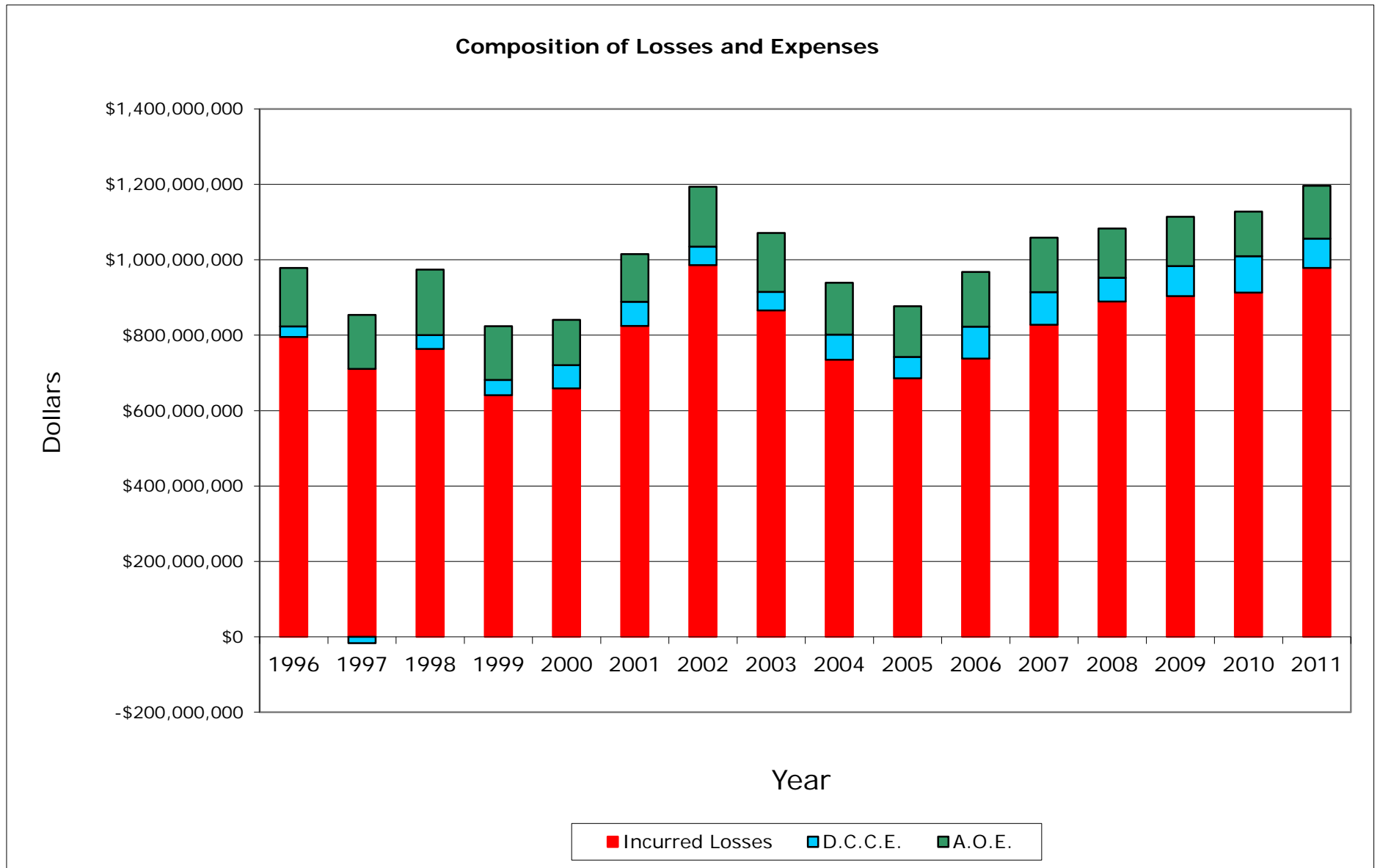
**Graph 3.1.a.**



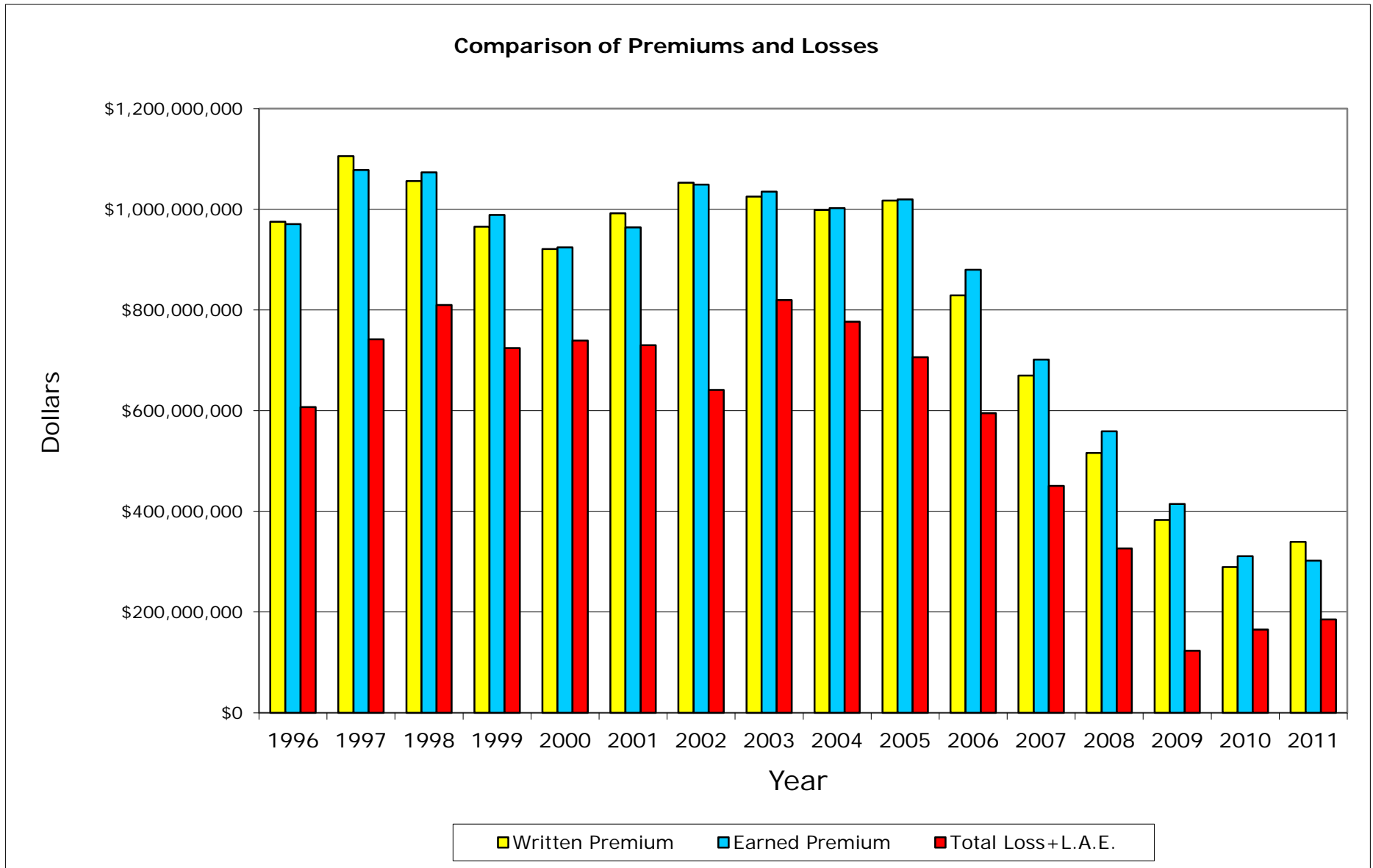


P. P. Auto. Liab.  
State Farm Mut Auto Ins Co  
NAIC #25178

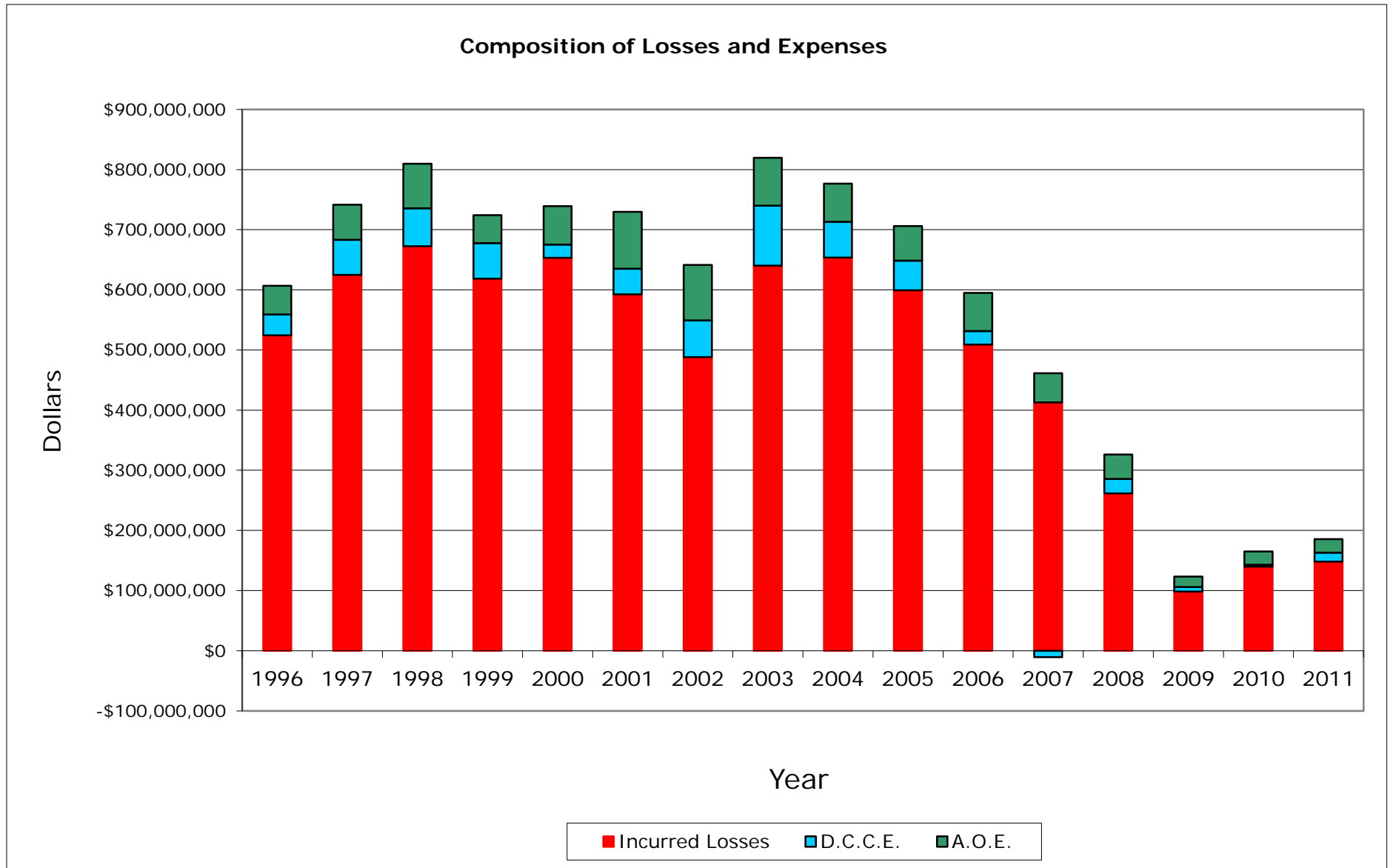
**Graph 3.1.b.**







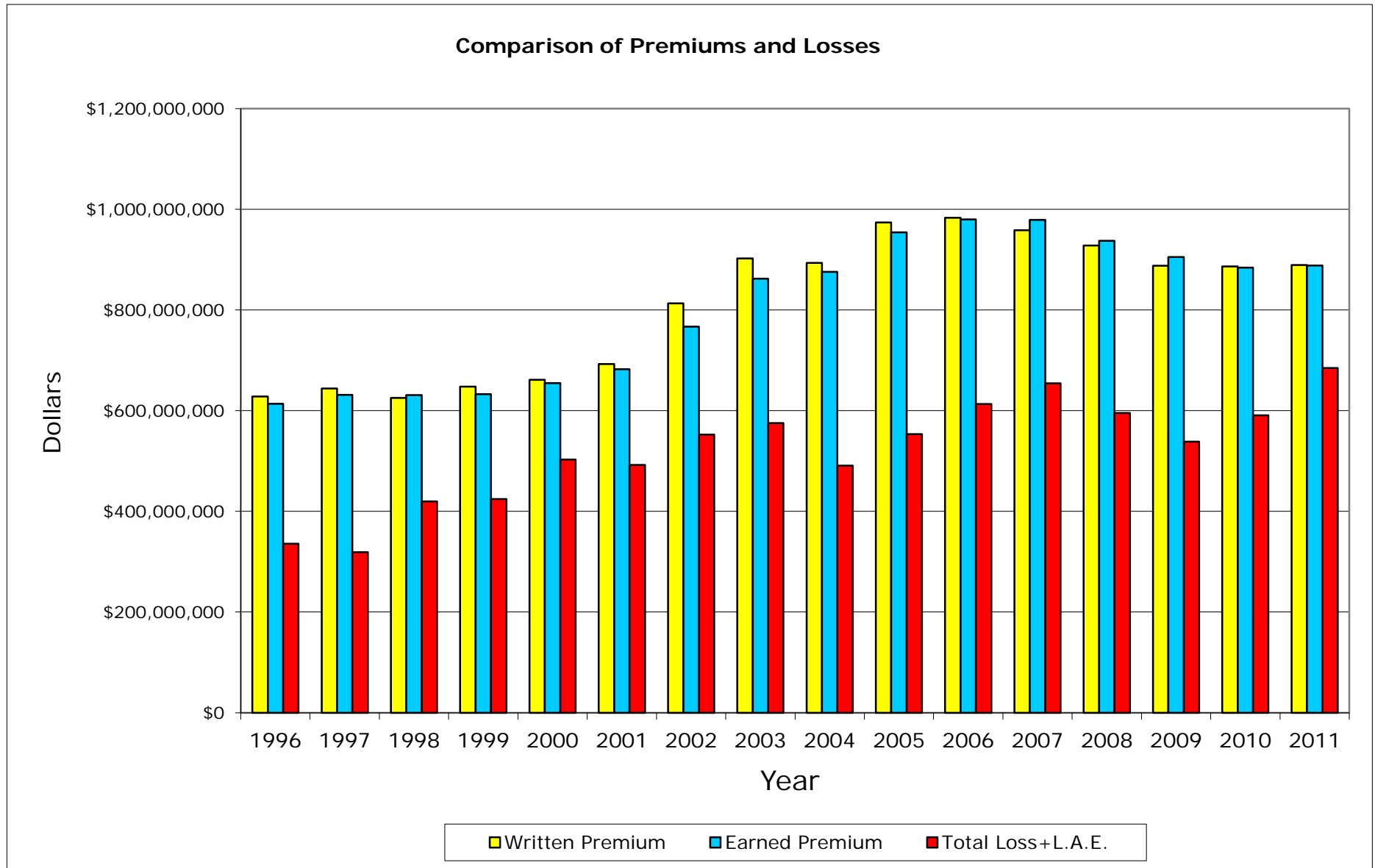






P. P. Auto. Liab.  
Interins Exch Of The Automobile Club  
NAIC #15598

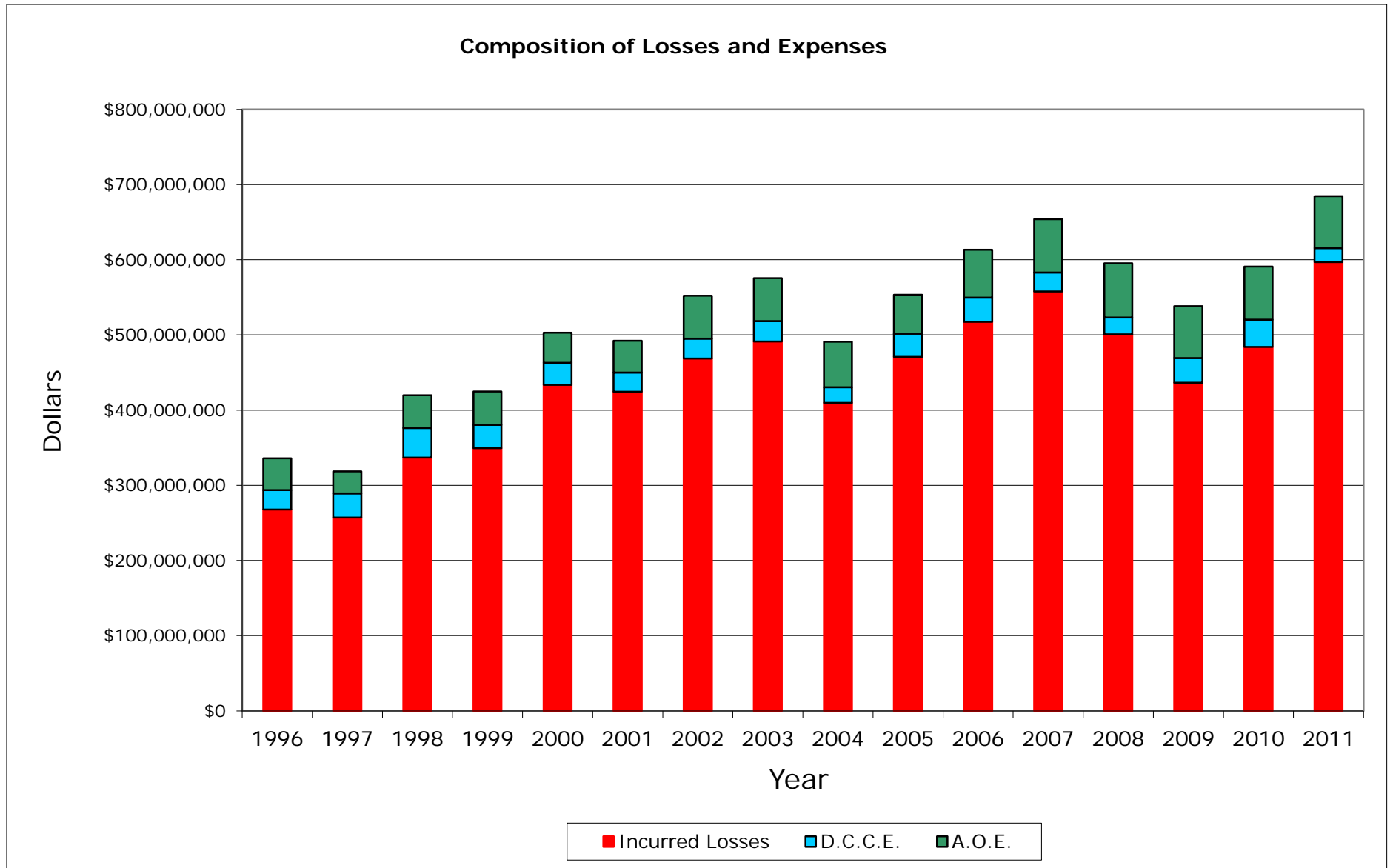
**Graph 3.3.a.**





P. P. Auto. Liab.  
Interins Exch Of The Automobile Club  
NAIC #15598

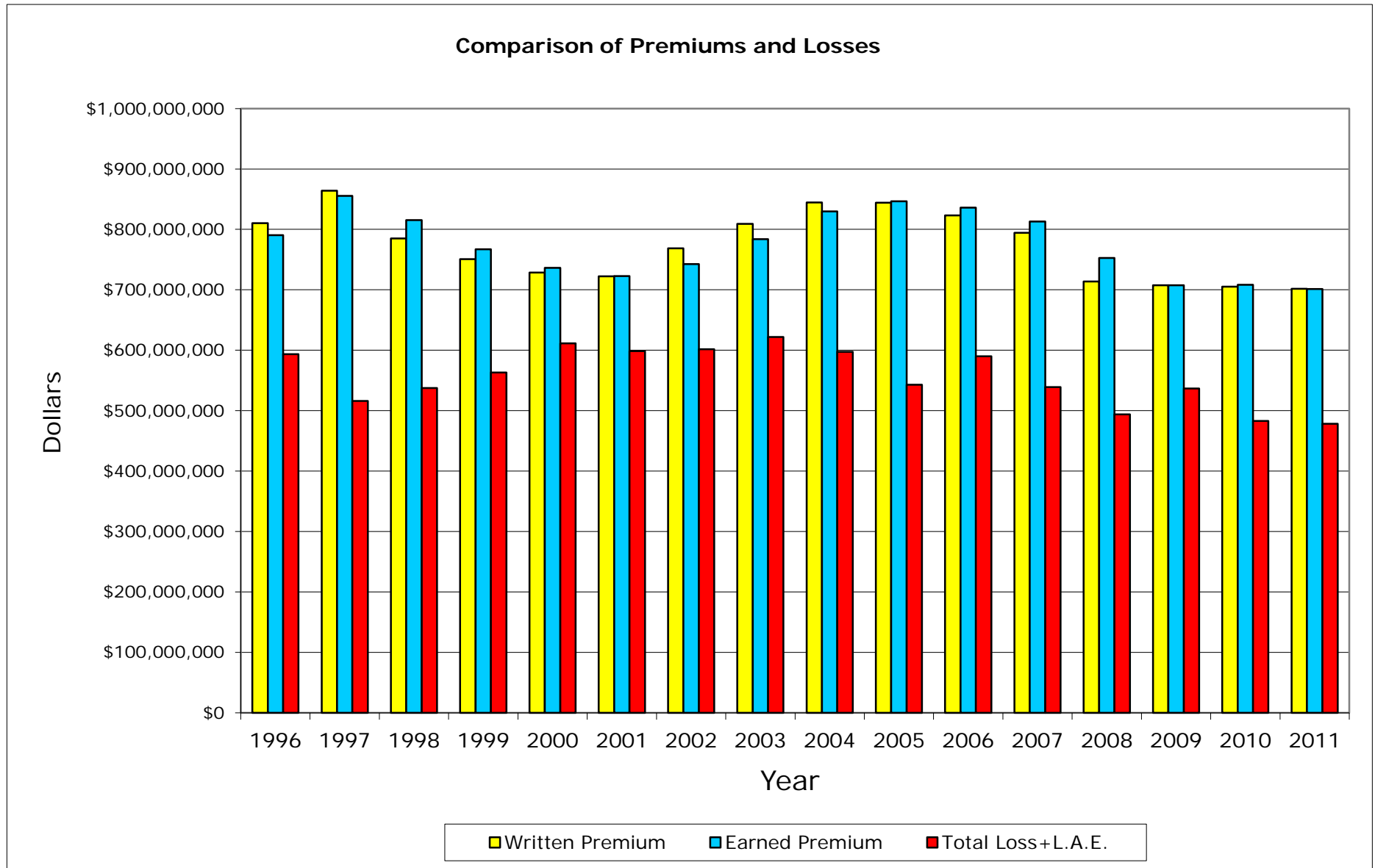
**Graph 3.3.b.**





P. P. Auto. Liab.  
AAA Northern CA NV & UT Ins Exch  
NAIC #15539

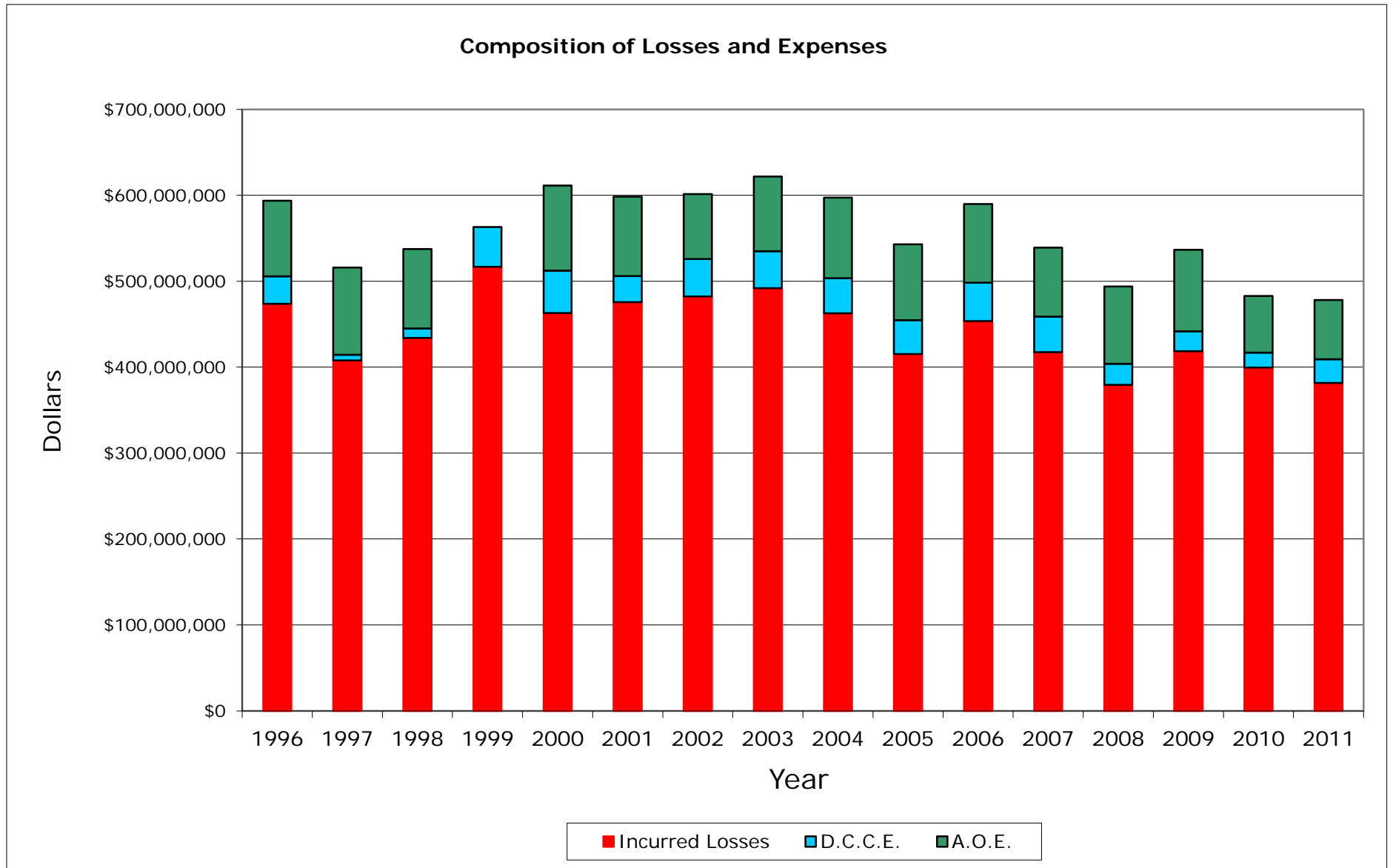
**Graph 3.4.a.**





P. P. Auto. Liab.  
AAA Northern CA NV & UT Ins Exch  
NAIC #15539

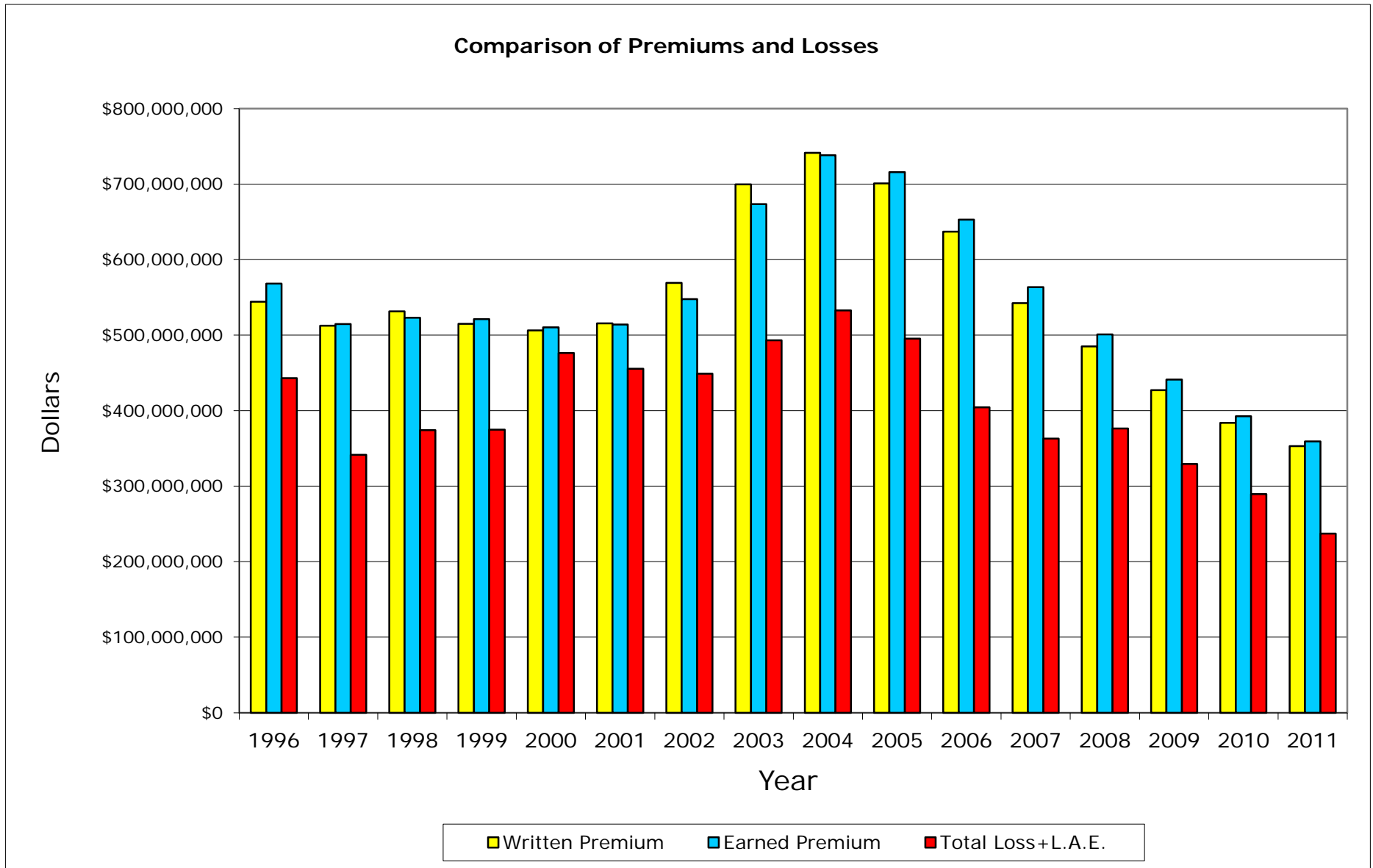
**Graph 3.4.b.**





P. P. Auto. Liab.  
21st Century Ins Co  
NAIC #12963

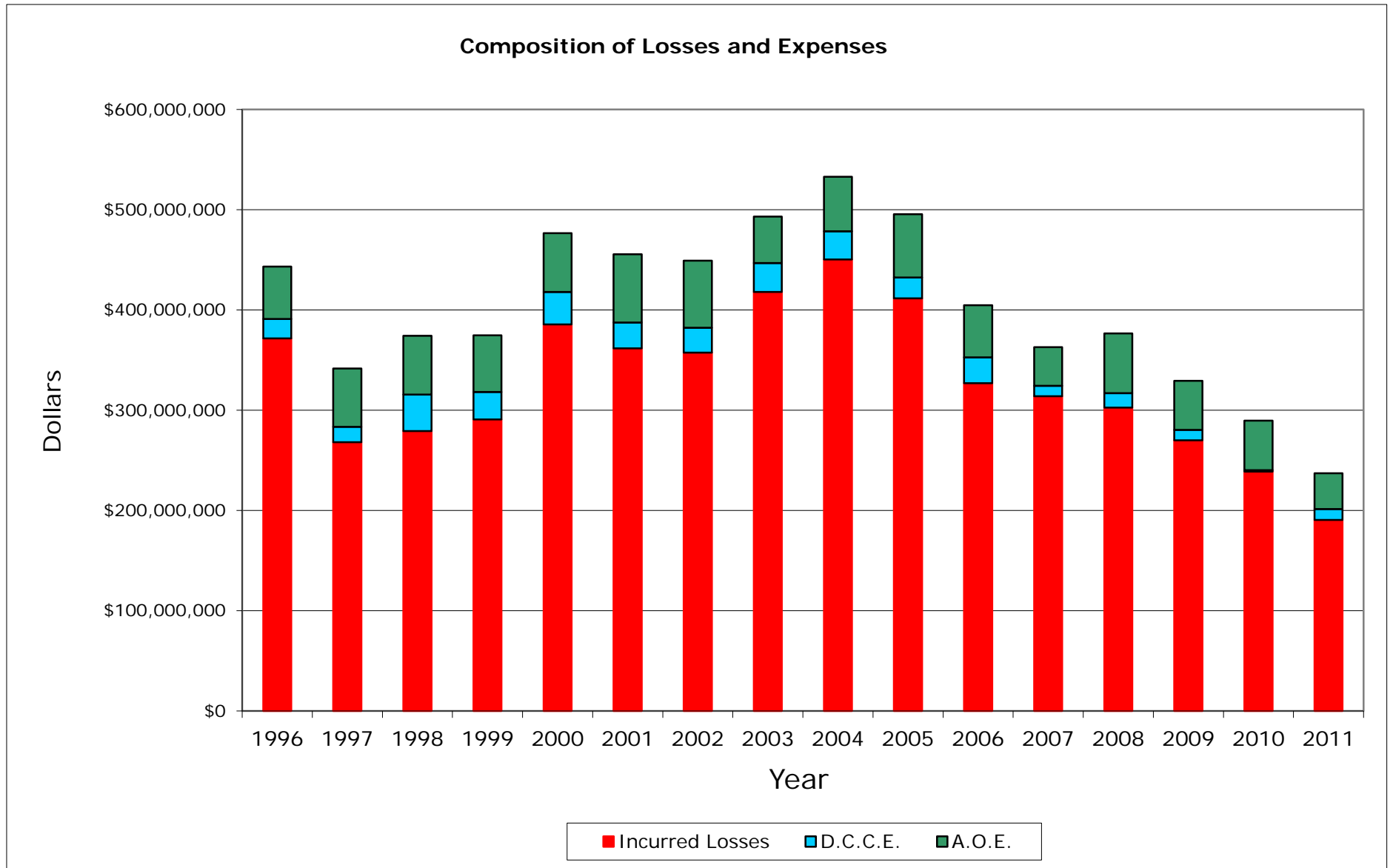
**Graph 3.5.a.**





P. P. Auto. Liab.  
21st Century Ins Co  
NAIC #12963

**Graph 3.5.b.**





CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	1,397,626,217	1,418,779,773	1,295,186,906	1,158,891,589	1,033,851,570	1,154,066,042	1,348,835,718	1,532,400,442	1,490,350,371	1,376,653,621	1,370,246,237	1,338,312,225	1,354,849,254	1,366,067,321	1,408,501,967	1,450,275,929	21,494,895,182
21652	Farmers Ins Exch	975,325,271	1,105,524,661	1,055,854,218	965,402,866	921,015,399	992,095,740	1,052,720,865	1,025,204,581	998,754,591	1,017,313,262	828,818,145	669,904,907	516,028,549	382,949,354	289,447,880	339,329,443	13,135,689,732
15598	Interins Exch Of The Automobile Club	628,180,396	643,808,984	625,224,307	647,621,974	661,089,506	692,642,288	812,880,435	902,475,545	893,456,110	973,678,767	982,888,566	958,128,056	927,895,370	887,603,192	886,559,867	889,122,320	13,013,255,683
15539	AAA Northern CA NV & UT Ins Exch	810,360,457	863,873,217	785,134,455	750,889,356	728,597,674	722,374,039	768,834,516	809,148,265	844,381,944	844,106,411	823,199,831	794,271,640	713,710,518	707,662,924	705,039,043	701,588,156	12,373,172,446
12963	21st Century Ins Co	544,204,166	512,339,199	531,447,609	514,966,589	506,269,152	515,729,325	569,155,548	699,738,346	741,254,946	700,794,178	637,078,954	542,421,330	484,997,983	427,095,289	383,702,957	353,082,986	8,664,278,557
27553	Mercury Ins Co	364,523,565	471,160,520	458,004,241	435,285,140	429,441,457	460,461,055	550,401,436	638,151,427	667,301,537	683,573,524	727,603,018	789,495,314	754,828,661	692,176,514	683,477,113	693,991,081	9,499,875,603
19240	Allstate Ind Co	295,466,755	354,660,116	369,672,717	391,816,014	428,376,412	510,810,108	477,256,263	477,342,141	551,527,024	637,369,263	695,397,086	713,233,566	717,444,798	763,379,347	754,578,884	719,538,134	8,857,868,628
11908	Mercury Cas Co	118,510,832	150,024,469	156,904,852	155,635,320	150,492,957	152,296,253	202,236,337	255,038,390	260,260,689	258,570,464	252,311,149	255,521,370	220,924,987	182,061,496	168,840,322	160,677,107	3,100,306,994
19232	Allstate Ins Co	415,613,966	382,796,740	322,393,512	284,324,667	267,547,182	278,088,880	285,872,786	284,712,640	251,723,219	250,976,160	242,513,883	222,553,413	177,211,897	171,738,905	168,324,249	154,522,124	4,160,914,223
22268	Infinity Ins Co	46,325,609	122,134,569	104,004,503	98,166,039	110,663,982	116,871,580	162,147,150	213,073,606	215,277,546	236,365,182	271,433,069	315,922,258	273,210,174	274,945,740	286,583,977	312,947,483	3,160,072,467
44288	Progressive Choice Ins Co			61,370	189,897	40,717	3,133	28,501,961	83,814,812	137,527,056	187,725,074	218,350,654	238,470,013	241,072,315	252,736,384	266,631,743	263,146,992	1,918,272,121
25089	Coast Natl Ins Co	61,620,671	142,046,141	124,453,129	121,005,199	100,798,512	135,535,763	190,219,358	254,531,092	307,172,711	185,962,321	162,723,524	135,238,905	130,647,179	129,559,906	213,777,302	245,158,228	2,640,449,941
27804	Progressive West Ins Co	53,085,996	124,983,518	141,197,452	106,521,620	63,967,001	83,058,432	92,739,133	145,174,167	169,769,260	185,833,888	207,081,982	208,291,546	174,173,195	148,593,774	148,589,205	162,198,492	2,215,258,661
24740	Safeco Ins Co Of Amer	124,128,811	129,806,100	122,986,148	115,873,830	130,261,673	136,352,328	147,380,947	167,035,260	174,559,168	176,827,691	173,480,891	183,277,087	183,117,429	181,864,869	201,025,699	190,538,736	2,538,516,667
25941	United Serv Automobile Assn	160,852,658	156,520,633	122,572,200	118,821,944	122,154,967	133,541,938	158,830,274	167,701,604	169,202,929	169,368,014	169,747,790	166,875,334	164,557,858	167,947,616	177,089,180	179,234,752	2,505,019,691
25968	USAA Cas Ins Co	103,438,744	114,716,236	96,818,344	96,323,589	103,117,694	117,054,717	132,216,951	145,192,469	151,765,995	156,891,239	159,166,286	161,545,899	162,092,920	169,910,943	186,119,314	191,349,829	2,247,721,169
35882	Geico Gen Ins Co	27,300,476	40,213,755	56,697,574	76,395,743	94,141,643	113,927,650	129,035,489	133,777,473	130,236,114	148,047,253	170,365,313	181,749,074	199,754,901	235,380,914	261,115,106	271,940,366	2,270,078,844
23809	Granite State Ins Co	121,416	123,624	43,575	16,637	8,178,899	15,687,212	38,215,680	52,497,269	98,050,653	122,732,629	153,445,286	201,019,647	149,930,569	8,962,273	(271,930)	(8,524)	848,744,915
23035	Liberty Mut Fire Ins Co	48,902,429	48,879,850	46,092,709	45,785,995	46,802,454	52,661,766	63,156,722	78,576,021	114,752,415	119,279,862	124,087,674	136,125,602	138,203,895	139,661,966	145,516,640	156,032,803	1,504,518,803
13137	Viking Ins Co Of WI	68,079,461	125,804,749	130,397,921	134,822,331	104,134,451	95,350,491	114,985,064	117,198,190	115,714,323	105,105,897	92,047,368	105,481,220	111,588,056	102,658,674	96,196,433	97,588,139	1,717,152,768

Sub Total	6,243,667,896	6,908,196,854	6,545,147,742	6,218,756,339	6,010,943,302	6,478,608,740	7,325,622,633	8,182,783,740	8,483,038,601	8,537,174,700	8,461,986,706	8,317,838,406	7,796,240,508	7,392,957,401	7,430,844,951	7,532,254,576	117,866,063,095
% of California Total	80.73%	78.54%	77.36%	77.98%	75.90%	76.49%	77.31%	78.44%	79.10%	79.23%	77.22%	73.65%	70.80%	68.48%	68.32%	69.46%	75.29%
Remainder of California	1,490,440,138	1,887,997,718	1,915,795,439	1,755,867,384	1,908,373,270	1,990,986,908	2,149,617,725	2,248,784,522	2,241,224,379	2,237,661,361	2,495,733,146	2,976,278,357	3,214,942,218	3,402,551,990	3,446,145,507	3,312,095,688	38,674,495,750
California Total Written Premium	7,734,108,034	8,796,194,572	8,460,943,181	7,974,623,723	7,919,316,572	8,469,595,648	9,475,240,358	10,431,568,262	10,724,262,980	10,774,836,061	10,957,719,852	11,294,116,763	11,011,182,726	10,795,509,391	10,876,990,458	10,844,350,264	156,540,558,845

Countrywide Total Written Premium	70,121,744,000	72,391,141,000	71,906,449,000	70,807,546,000	70,661,006,000	75,903,994,000	84,067,072,000	91,947,397,000	94,334,304,000	97,093,444,000	97,531,557,000	97,287,065,000	97,113,548,000	98,319,511,000	101,199,994,000	103,643,181,000	1,394,328,953,000
Ratio of CA W.P. / CW W.P.	11.03%	12.15%	11.77%	11.26%	11.21%	11.16%	11.27%	11.35%	11.37%	11.10%	11.24%	11.61%	11.34%	10.98%	10.75%	10.46%	11.23%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	1,404,087,786	1,419,751,411	1,327,088,234	1,189,788,871	1,107,192,207	1,138,655,167	1,278,380,872	1,510,545,353	1,516,821,687	1,394,023,030	1,368,639,934	1,355,358,032	1,346,572,399	1,363,459,860	1,398,158,237	1,441,242,217	21,559,765,297
21652	Farmers Ins Exch	970,481,849	1,077,789,077	1,073,180,695	988,520,789	924,097,286	964,132,273	1,048,924,126	1,034,928,215	1,002,115,831	1,019,351,238	880,109,573	701,282,539	559,059,669	414,754,600	311,014,934	302,177,015	13,271,919,709
15598	Interins Exch Of The Automobile Club	613,410,085	631,589,264	630,858,164	632,568,301	654,804,628	682,449,691	766,790,257	862,345,335	875,442,945	954,212,579	979,614,241	978,949,968	937,312,717	905,244,760	884,287,374	888,335,977	12,878,216,286
15539	AAA Northern CA NV & UT Ins Exch	790,509,763	855,618,636	815,353,414	766,940,575	736,411,651	722,755,521	742,759,690	783,801,403	829,644,788	846,397,967	835,981,915	813,020,441	752,781,295	707,575,467	708,327,923	701,122,111	12,409,002,560
12963	21st Century Ins Co	568,293,131	514,512,972	522,993,821	521,237,362	510,397,846	514,115,526	547,685,132	673,361,274	738,398,575	715,922,390	652,913,683	563,608,206	500,996,754	441,195,258	392,579,571	359,271,489	8,737,482,990
27553	Mercury Ins Co	344,384,486	452,262,362	461,955,288	438,543,103	429,612,245	455,171,166	523,791,024	617,637,207	669,107,852	674,298,338	713,136,642	780,502,154	763,669,143	698,040,849	684,799,151	689,361,003	9,396,272,013
19240	Allstate Ind Co	299,914,724	336,753,224	368,102,880	384,566,087	415,650,132	493,702,851	488,798,191	471,860,283	529,911,265	621,817,691	683,122,429	709,530,748	714,643,190	750,783,334	762,409,721	728,090,109	8,759,656,859
11908	Mercury Cas Co	112,625,299	144,026,238	154,434,374	156,763,314	151,561,877	152,096,463	187,780,090	243,683,003	262,624,190	257,391,763	252,455,134	256,366,227	230,798,394	188,420,257	171,752,910	162,201,946	3,084,981,479
19232	Allstate Ins Co	426,704,538	390,643,067	338,487,737	291,789,668	269,842,022	273,461,627	281,731,076	287,710,264	257,774,654	255,159,150	244,682,470	225,414,087	195,819,702	171,264,693	170,019,540	158,233,489	4,238,737,784
22268	Infinity Ins Co	45,280,138	98,937,106	102,979,119	90,149,916	109,128,593	112,240,077	141,529,923	190,458,402	212,809,606	227,565,084	247,658,045	306,547,038	277,871,623	274,463,482	280,855,337	298,354,859	3,016,828,348
44288	Progressive Choice Ins Co			9,066	198,615	73,955	12,401	13,749,477	73,036,890	127,266,104	173,153,192	212,638,998	233,317,213	243,148,438	248,240,477	266,591,060	262,066,478	1,853,502,364
25089	Coast Natl Ins Co	58,301,647	123,199,684	126,621,848	108,827,436	111,603,887	128,831,715	176,738,946	239,526,036	254,244,462	218,029,732	172,220,256	150,274,600	137,175,215	124,171,889	177,104,500	230,964,116	2,537,835,969
27804	Progressive West Ins Co	40,662,643	92,944,109	132,719,811	123,561,083	88,252,273	86,168,646	87,830,167	131,563,984	168,571,677	180,096,848	201,343,119	212,639,107	183,430,907	151,932,187	141,421,233	156,201,140	2,179,338,934
24740	Safeco Ins Co Of Amer	124,343,720	128,127,271	125,819,688	116,284,549	126,491,270	135,253,924	143,898,663	161,609,897	173,254,510	176,777,058	174,892,675	180,601,515	183,722,981	182,343,340	183,763,684	182,367,603	2,499,552,348
25941	United Serv Automobile Assn	161,381,999	159,274,789	130,083,951	118,483,956	121,337,475	129,103,708	153,638,045	166,110,735	169,245,059	169,249,290	169,961,754	167,251,147	165,214,784	165,330,444	176,493,789	178,706,119	2,500,867,044
25968	USAA Cas Ins Co	101,698,869	113,776,867	101,068,151	96,305,304	101,156,626	112,524,578	129,478,740	142,045,353	150,376,040	155,797,913	159,299,513	160,802,900	162,060,079	165,202,164	184,636,625	190,090,969	2,226,320,691
35882	Geico Gen Ins Co	24,398,894	37,248,994	51,795,911	71,825,259	89,925,218	109,497,881	124,967,840	133,996,843	131,035,103	141,788,227	165,169,922	180,179,972	193,482,174	226,895,006	256,159,333	269,299,400	2,207,665,977
23809	Granite State Ins Co	135,848	120,538	58,075	24,764	3,451,332	11,791,532	28,266,640	52,506,125	82,740,549	109,270,755	131,407,929	179,722,289	176,148,101	71,737,492	1,407,348	(8,568)	848,780,749
23035	Liberty Mut Fire Ins Co	49,160,703	49,199,776	47,296,232	45,674,964	46,279,087	49,318,598	57,790,049	70,597,844	95,706,918	116,769,750	121,658,831	130,836,032	136,954,262	138,728,032	142,599,259	150,995,582	1,449,565,919
13137	Viking Ins Co Of WI	66,719,188	122,143,983	128,255,370	134,252,308	105,424,110	94,124,733	111,964,220	118,123,450	118,060,211	106,921,434	92,771,163	101,338,164	110,474,326	102,396,626	96,216,236	90,944,546	1,700,130,068

Sub Total <sup>(2)</sup>	6,202,495,310	6,747,919,368	6,639,161,829	6,276,306,224	6,102,693,720	6,365,408,078	7,036,493,168	7,965,447,896	8,365,152,026	8,513,993,429	8,459,678,226	8,387,542,379	7,971,336,153	7,492,180,217	7,390,597,765	7,440,017,600	117,356,423,388
% of California Total	80.71%	79.00%	78.13%	78.39%	76.46%	76.26%	77.08%	78.33%	79.05%	79.67%	77.90%	74.71%	71.99%	69.26%	68.30%	68.91%	75.61%
Remainder of California	1,481,998,576	1,793,226,337	1,858,904,609	1,730,645,331	1,879,239,762	1,981,444,593	2,092,203,143	2,204,256,082	2,216,440,106	2,172,369,222	2,399,838,921	2,839,675,679	3,102,153,576	3,325,662,797	3,430,355,678	3,356,229,856	37,864,644,268
California Total Earned Premium	7,684,493,886	8,541,145,705	8,498,066,438	8,006,951,555	7,981,933,482	8,346,852,671	9,128,696,311	10,169,703,978	10,581,592,132	10,686,362,651	10,859,517,147	11,227,218,058	11,073,489,729	10,817,843,014	10,820,953,443	10,796,247,456	155,221,067,656

Countrywide Total Earned Premium	69,300,961,000	71,555,219,000	71,681,434,000	70,635,049,000	70,733,987,000	74,710,910,000	81,487,115,000	89,740,795,000	93,323,208,000	96,973,234,000	97,544,077,000	97,656,468,000	96,976,040,000	97,906,339,000	100,064,307,000	102,625,211,000	1,382,914,354,000
Ratio of CA E.P. / CW E.P.	11.09%	11.94%	11.86%	11.34%	11.28%	11.17%	11.20%	11.33%	11.34%	11.02%	11.13%	11.50%	11.42%	11.05%	10.81%	10.52%	11.22%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	978,165,310	837,470,871	973,965,463	823,660,263	840,693,058	1,015,076,237	1,193,490,015	1,071,328,117	939,164,660	876,583,727	967,964,916	1,058,754,939	1,082,737,160	1,114,142,739	1,127,512,418	1,196,324,080	16,097,033,975
21652	Farmers Ins Exch	606,887,897	741,484,473	809,722,129	724,255,627	739,059,765	729,769,821	641,338,119	819,479,918	776,458,533	705,912,305	594,831,652	450,760,979	326,168,828	123,351,950	165,135,803	185,477,540	9,140,095,340
15598	Interins Exch Of The Automobile Club	335,749,505	318,630,924	419,885,362	424,634,925	502,962,298	492,366,874	552,211,696	575,447,343	490,843,984	553,391,403	613,246,685	654,060,911	595,402,312	538,354,772	590,793,600	684,586,113	8,342,568,707
15539	AAA Northern CA NV & UT Ins Exch	593,634,842	515,898,894	537,592,736	563,150,357	611,324,168	598,467,466	601,487,451	621,846,798	597,212,269	543,071,315	589,803,636	539,093,649	493,862,321	536,590,429	482,927,028	478,245,322	8,904,208,681
12963	21st Century Ins Co	443,123,354	341,475,283	374,250,882	374,723,390	476,457,821	455,534,876	449,029,494	493,081,612	532,778,281	495,455,285	404,553,809	362,835,783	376,513,434	329,326,271	289,550,387	237,076,168	6,435,766,129
27553	Mercury Ins Co	204,531,146	256,406,374	252,482,984	293,032,010	287,653,320	327,357,222	375,925,523	421,589,459	398,771,716	407,669,829	436,882,632	478,557,774	526,267,467	422,966,493	457,869,887	495,001,811	6,042,965,647
19240	Allstate Ind Co	203,567,119	188,329,127	169,378,719	251,392,917	344,372,905	457,101,760	415,516,205	323,519,520	384,663,106	466,649,976	476,865,247	505,084,522	544,781,267	614,176,515	665,733,651	610,171,233	6,621,303,790
11908	Mercury Cas Co	79,715,137	91,668,344	100,411,833	123,136,164	132,839,942	124,976,534	146,655,082	165,566,601	153,208,481	155,802,240	155,406,018	145,505,574	144,239,954	112,960,417	107,780,238	114,005,609	2,053,878,168
19232	Allstate Ins Co	220,979,422	167,873,385	129,423,863	177,248,447	218,956,907	228,462,253	197,326,696	185,404,426	163,645,871	144,674,356	155,924,185	124,430,258	102,666,751	114,061,863	120,846,995	99,076,874	2,551,002,553
22268	Infinity Ins Co	26,901,121	58,670,831	42,211,255	53,399,676	82,446,262	81,381,685	106,490,873	130,287,636	127,138,433	124,581,170	150,030,438	193,199,705	188,858,774	201,544,902	168,142,731	209,964,532	1,945,250,023
44288	Progressive Choice Ins Co	0	0	6,180	252,057	104,735	4,424	9,657,318	46,802,495	78,012,501	99,204,769	117,901,784	160,912,295	177,825,232	183,277,537	176,628,706	166,596,765	1,217,186,798
25089	Coast Natl Ins Co	25,052,607	75,439,239	81,982,643	80,118,176	95,570,772	101,588,870	145,486,221	183,229,449	173,206,133	128,357,957	107,426,089	92,950,433	85,171,527	80,609,094	129,852,956	190,316,393	1,776,358,559
27804	Progressive West Ins Co	27,876,885	59,081,136	79,489,931	83,178,328	73,273,428	61,600,575	68,741,434	94,498,093	114,461,281	119,916,703	134,170,958	167,727,368	143,865,349	98,617,017	92,366,520	113,957,743	1,532,822,749
24740	Safeco Ins Co Of Amer	88,739,258	81,223,592	89,533,920	103,544,485	110,895,230	108,339,216	111,519,069	106,313,945	93,347,115	137,546,861	116,390,196	156,419,405	123,801,384	101,979,086	134,099,463	131,364,873	1,795,057,100
25941	United Serv Automobile Assn	110,847,283	67,648,828	100,722,268	137,431,882	154,331,082	114,847,330	128,281,326	139,926,509	123,640,124	138,678,727	137,821,697	136,324,500	117,712,351	116,179,801	136,643,590	140,715,477	2,001,752,775
25968	USAA Cas Ins Co	62,706,559	53,029,967	74,918,044	88,450,638	112,982,248	98,092,812	123,291,457	104,530,666	103,878,916	113,687,165	142,194,825	122,845,162	114,157,690	136,508,499	153,895,558	149,492,782	1,754,662,988
35882	Geico Gen Ins Co	16,128,274	23,255,461	38,262,506	57,225,715	86,014,092	97,846,827	109,619,300	115,875,545	104,741,664	98,353,945	107,108,955	115,144,024	135,061,057	157,186,765	177,673,836	197,226,983	1,636,724,946
23809	Granite State Ins Co	15,588	(171,489)	(45,460)	(21,384)	3,070,717	10,324,199	24,326,468	34,435,499	60,465,095	85,052,183	96,604,541	127,110,792	159,764,763	54,081,198	(16,264,619)	(1,004,160)	637,743,931
23035	Liberty Mut Fire Ins Co	36,535,234	41,173,972	36,606,640	32,115,663	39,693,173	44,740,639	50,456,489	54,706,756	72,492,490	77,776,779	77,416,628	94,306,610	101,894,647	99,950,596	114,126,502	132,021,727	1,106,014,545
13137	Viking Ins Co Of WI	44,896,446	80,048,696	75,476,851	95,210,151	103,003,775	83,621,885	94,246,102	82,556,216	83,013,157	96,313,467	47,843,135	63,184,137	68,561,925	61,177,619	65,473,384	68,932,592	1,213,559,538

Sub Total	4,106,052,986	3,998,637,910	4,386,278,747	4,486,139,488	5,015,705,699	5,231,501,504	5,545,096,339	5,770,426,602	5,571,143,809	5,568,680,161	5,630,388,024	5,749,208,822	5,609,314,194	5,197,043,563	5,340,788,634	5,599,550,459	82,805,956,942
% of California Total	79.76%	76.85%	77.84%	77.46%	75.29%	74.71%	75.74%	76.11%	77.90%	78.11%	77.98%	73.75%	71.12%	66.59%	66.24%	67.46%	74.14%
Remainder of California	1,042,014,999	1,204,478,876	1,248,667,779	1,305,577,138	1,645,749,249	1,770,796,600	1,775,956,953	1,811,291,940	1,580,762,745	1,560,383,040	1,589,716,862	2,045,855,146	2,277,388,657	2,607,693,794	2,722,299,746	2,700,773,639	28,889,407,163
California Total	5,148,067,985	5,203,116,787	5,634,946,526	5,791,716,625	6,661,454,949	7,002,298,104	7,321,053,292	7,581,718,542	7,151,906,554	7,129,063,200	7,220,104,886	7,795,063,967	7,886,702,851	7,804,737,357	8,063,088,380	8,300,324,098	111,695,364,105

Countrywide Total	53,060,469,000	53,712,551,000	55,253,476,000	57,743,326,000	62,586,590,000	67,674,199,000	70,507,597,000	72,113,721,000	70,866,461,000	73,477,717,000	70,947,666,000	74,761,943,000	76,415,520,000	80,918,397,000	82,360,752,000	85,125,811,000	1,107,526,196,000
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Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.

Data Years: 1996 - 2011

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	69.67%	58.99%	73.39%	69.23%	75.93%	89.15%	93.36%	70.92%	61.92%	62.88%	70.72%	78.12%	80.41%	81.71%	80.64%	83.01%	74.66%
21652	Farmers Ins Exch	62.53%	68.80%	75.45%	73.27%	79.98%	75.69%	61.14%	79.18%	77.48%	69.25%	67.59%	64.28%	58.34%	29.74%	53.10%	61.38%	68.87%
15598	Interins Exch Of The Automobile Club	54.73%	50.45%	66.56%	67.13%	76.81%	72.15%	72.02%	66.73%	56.07%	57.99%	62.60%	66.81%	63.52%	59.47%	66.81%	77.06%	64.78%
15539	AAA Northern CA NV & UT Ins Exch	75.10%	60.30%	65.93%	73.43%	83.01%	82.80%	80.98%	79.34%	71.98%	64.16%	70.55%	66.31%	65.61%	75.84%	68.18%	68.21%	71.76%
12963	21st Century Ins Co	77.97%	66.37%	71.56%	71.89%	93.35%	88.61%	81.99%	73.23%	72.15%	69.21%	61.96%	64.38%	75.15%	74.64%	73.76%	65.99%	73.66%
27553	Mercury Ins Co	59.39%	56.69%	54.66%	66.82%	66.96%	71.92%	71.77%	68.26%	59.60%	60.46%	61.26%	61.31%	68.91%	60.59%	66.86%	71.81%	64.31%
19240	Allstate Ind Co	67.87%	55.92%	46.01%	65.37%	82.85%	92.59%	85.01%	68.56%	72.59%	75.05%	69.81%	71.19%	76.23%	81.80%	87.32%	83.80%	75.59%
11908	Mercury Cas Co	70.78%	63.65%	65.02%	78.55%	87.65%	82.17%	78.10%	67.94%	58.34%	60.53%	61.56%	56.76%	62.50%	59.95%	62.75%	70.29%	66.58%
19232	Allstate Ins Co	51.79%	42.97%	38.24%	60.75%	81.14%	83.54%	70.04%	64.44%	63.48%	56.70%	63.73%	55.20%	52.43%	66.60%	71.08%	62.61%	60.18%
22268	Infinity Ins Co	59.41%	59.30%	40.99%	59.23%	75.55%	72.51%	75.24%	68.41%	59.74%	54.75%	60.58%	63.02%	67.97%	73.43%	59.87%	70.37%	64.48%
44288	Progressive Choice Ins Co			68.16%	126.91%	141.62%	35.67%	70.24%	64.08%	61.30%	57.29%	55.45%	68.97%	73.13%	73.83%	66.25%	63.57%	65.67%
25089	Coast Natl Ins Co	42.97%	61.23%	64.75%	73.62%	85.63%	78.85%	82.32%	76.50%	68.13%	58.87%	62.38%	61.85%	62.09%	64.92%	73.32%	82.40%	70.00%
27804	Progressive West Ins Co	68.56%	63.57%	59.89%	67.32%	83.03%	71.49%	78.27%	71.83%	67.90%	66.58%	66.64%	78.88%	78.43%	64.91%	65.31%	72.96%	70.33%
24740	Safeco Ins Co Of Amer	71.37%	63.39%	71.16%	89.04%	87.67%	80.10%	77.50%	65.78%	53.88%	77.81%	66.55%	86.61%	67.38%	55.93%	72.97%	72.03%	71.82%
25941	United Serv Automobile Assn	68.69%	42.47%	77.43%	115.99%	127.19%	88.96%	83.50%	84.24%	73.05%	81.94%	81.09%	81.51%	71.25%	70.27%	77.42%	78.74%	80.04%
25968	USAA Cas Ins Co	61.66%	46.61%	74.13%	91.84%	111.69%	87.17%	95.22%	73.59%	69.08%	72.97%	89.26%	76.39%	70.44%	82.63%	83.35%	78.64%	78.81%
35882	Geico Gen Ins Co	66.10%	62.43%	73.87%	79.67%	95.65%	89.36%	87.72%	86.48%	79.93%	69.37%	64.85%	63.91%	69.81%	69.28%	69.36%	73.24%	74.14%
23809	Granite State Ins Co	11.47%	-142.27%	-78.28%	-86.35%	88.97%	87.56%	86.06%	65.58%	73.08%	77.84%	73.52%	70.73%	90.70%	75.39%	-1155.69%	11719.89%	75.14%
23035	Liberty Mut Fire Ins Co	74.32%	83.69%	77.40%	70.31%	85.77%	90.72%	87.31%	77.49%	75.74%	66.61%	63.63%	72.08%	74.40%	72.05%	80.03%	87.43%	76.30%
13137	Viking Ins Co Of WI	67.29%	65.54%	58.85%	70.92%	97.70%	88.84%	84.18%	69.89%	70.31%	90.08%	51.57%	62.35%	62.06%	59.75%	68.05%	75.80%	71.38%
	Sub Total	66.20%	59.26%	66.07%	71.48%	82.19%	82.19%	78.80%	72.44%	66.60%	65.41%	66.56%	68.54%	70.37%	69.37%	72.26%	75.26%	70.56%
	Remainder of California	70.31%	67.17%	67.17%	75.44%	87.58%	89.37%	84.88%	82.17%	71.32%	71.83%	66.24%	72.05%	73.41%	78.41%	79.36%	80.47%	76.30%
	California Total	66.99%	60.92%	66.31%	72.33%	83.46%	83.89%	80.20%	74.55%	67.59%	66.71%	66.49%	69.43%	71.22%	72.15%	74.51%	76.88%	71.96%
	Countrywide Total	76.57%	75.06%	77.08%	81.75%	88.48%	90.58%	86.53%	80.36%	75.94%	75.77%	72.73%	76.56%	78.80%	82.65%	82.31%	82.95%	80.09%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	18.07%	16.13%	15.31%	14.53%	13.05%	13.63%	14.24%	14.69%	13.90%	12.78%	12.50%	11.85%	12.30%	12.65%	12.95%	13.37%	13.73%
21652	Farmers Ins Exch	12.61%	12.57%	12.48%	12.11%	11.63%	11.71%	11.11%	9.83%	9.31%	9.44%	7.56%	5.93%	4.69%	3.55%	2.66%	3.13%	8.39%
15598	Interins Exch Of The Automobile Club	8.12%	7.32%	7.39%	8.12%	8.35%	8.18%	8.58%	8.65%	8.33%	9.04%	8.97%	8.48%	8.43%	8.22%	8.15%	8.20%	8.31%
15539	AAA Northern CA NV & UT Ins Exch	10.48%	9.82%	9.28%	9.42%	9.20%	8.53%	8.11%	7.76%	7.87%	7.83%	7.51%	7.03%	6.48%	6.56%	6.48%	6.47%	7.90%
12963	21st Century Ins Co	7.04%	5.82%	6.28%	6.46%	6.39%	6.09%	6.01%	6.71%	6.91%	6.50%	5.81%	4.80%	4.40%	3.96%	3.53%	3.26%	5.53%
27553	Mercury Ins Co	4.71%	5.36%	5.41%	5.46%	5.42%	5.44%	5.81%	6.12%	6.22%	6.34%	6.64%	6.99%	6.86%	6.41%	6.28%	6.40%	6.07%
19240	Allstate Ind Co	3.82%	4.03%	4.37%	4.91%	5.41%	6.03%	5.04%	4.58%	5.14%	5.92%	6.35%	6.32%	6.52%	7.07%	6.94%	6.64%	5.66%
11908	Mercury Cas Co	1.53%	1.71%	1.85%	1.95%	1.90%	1.80%	2.13%	2.44%	2.43%	2.40%	2.30%	2.26%	2.01%	1.69%	1.55%	1.48%	1.98%
19232	Allstate Ins Co	5.37%	4.35%	3.81%	3.57%	3.38%	3.28%	3.02%	2.73%	2.35%	2.33%	2.21%	1.97%	1.61%	1.59%	1.55%	1.42%	2.66%
22268	Infinity Ins Co	0.60%	1.39%	1.23%	1.23%	1.40%	1.38%	1.71%	2.04%	2.01%	2.19%	2.48%	2.80%	2.48%	2.55%	2.63%	2.89%	2.02%
44288	Progressive Choice Ins Co	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.80%	1.28%	1.74%	1.99%	2.11%	2.19%	2.34%	2.45%	2.43%	1.23%
25089	Coast Natl Ins Co	0.80%	1.61%	1.47%	1.52%	1.27%	1.60%	2.01%	2.44%	2.86%	1.73%	1.49%	1.20%	1.19%	1.20%	1.97%	2.26%	1.69%
27804	Progressive West Ins Co	0.69%	1.42%	1.67%	1.34%	0.81%	0.98%	0.98%	1.39%	1.58%	1.72%	1.89%	1.84%	1.58%	1.38%	1.37%	1.50%	1.42%
24740	Safeco Ins Co Of Amer	1.60%	1.48%	1.45%	1.45%	1.64%	1.61%	1.56%	1.60%	1.63%	1.64%	1.58%	1.62%	1.66%	1.68%	1.85%	1.76%	1.62%
25941	United Serv Automobile Assn	2.08%	1.78%	1.45%	1.49%	1.54%	1.58%	1.68%	1.61%	1.58%	1.57%	1.55%	1.48%	1.49%	1.56%	1.63%	1.65%	1.60%
25968	USAA Cas Ins Co	1.34%	1.30%	1.14%	1.21%	1.30%	1.38%	1.40%	1.39%	1.42%	1.46%	1.45%	1.43%	1.47%	1.57%	1.71%	1.76%	1.44%
35882	Geico Gen Ins Co	0.35%	0.46%	0.67%	0.96%	1.19%	1.35%	1.36%	1.28%	1.21%	1.37%	1.55%	1.61%	1.81%	2.18%	2.40%	2.51%	1.45%
23809	Granite State Ins Co	0.00%	0.00%	0.00%	0.00%	0.10%	0.19%	0.40%	0.50%	0.91%	1.14%	1.40%	1.78%	1.36%	0.08%	0.00%	0.00%	0.54%
23035	Liberty Mut Fire Ins Co	0.63%	0.56%	0.54%	0.57%	0.59%	0.62%	0.67%	0.75%	1.07%	1.11%	1.13%	1.21%	1.26%	1.29%	1.34%	1.44%	0.96%
13137	Viking Ins Co Of WI	0.88%	1.43%	1.54%	1.69%	1.31%	1.13%	1.21%	1.12%	1.08%	0.98%	0.84%	0.93%	1.01%	0.95%	0.88%	0.90%	1.10%
Sub Total		80.73%	78.54%	77.36%	77.98%	75.90%	76.49%	77.31%	78.44%	79.10%	79.23%	77.22%	73.65%	70.80%	68.48%	68.32%	69.46%	75.29%
Remainder of California		19.27%	21.46%	22.64%	22.02%	24.10%	23.51%	22.69%	21.56%	20.90%	20.77%	22.78%	26.35%	29.20%	31.52%	31.68%	30.54%	24.71%
California Total Written Premium:		7,734,108,034	8,796,194,572	8,460,943,181	7,974,623,723	7,919,316,572	8,469,595,648	9,475,240,358	10,431,568,262	10,724,262,980	10,774,836,061	10,957,719,852	11,294,116,763	11,011,182,726	10,795,509,391	10,876,990,458	10,844,350,264	156,540,558,845

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. Liab.

Data Years: 1996 - 2011

INCURRED LOSSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	795,589,725	710,428,812	763,678,570	640,985,768	658,990,257	824,623,380	985,660,849	865,840,537	734,877,589	685,906,250	737,928,378	827,401,865	889,445,927	903,708,654	912,675,787	978,077,159	12,915,819,507
21652	Farmers Ins Exch	524,490,530	624,927,317	672,400,767	618,736,657	653,068,059	592,449,322	488,045,534	640,244,337	653,534,446	599,286,362	508,941,747	412,763,462	261,583,989	98,516,408	139,730,570	147,960,445	7,636,679,952
15598	Interins Exch Of The Automobile Club	267,843,160	257,165,553	336,748,934	349,445,330	433,688,318	424,432,316	468,617,885	491,183,015	409,722,645	470,950,147	517,548,994	557,687,652	500,909,413	436,571,007	483,925,077	596,997,716	7,003,437,162
15539	AAA Northern CA NV & UT Ins Exch	473,827,969	407,766,128	434,013,355	516,815,186	462,917,536	475,809,734	482,231,293	491,883,802	462,582,344	415,358,193	453,620,934	417,485,414	379,350,683	418,554,506	399,649,156	381,726,640	7,073,592,873
12963	21st Century Ins Co	371,612,269	268,116,691	279,141,315	290,702,037	385,597,721	361,563,956	357,316,345	417,783,000	450,378,141	411,484,813	326,872,455	313,921,631	302,515,418	269,779,834	238,577,016	190,467,161	5,235,829,803
27553	Mercury Ins Co	163,069,449	184,055,423	189,609,917	225,759,792	254,967,810	258,295,729	303,278,151	332,203,614	310,187,806	325,996,702	344,601,846	385,936,270	411,364,859	318,533,734	358,986,393	408,707,579	4,775,555,074
19240	Allstate Ind Co	161,383,526	137,681,207	111,885,344	181,348,435	264,637,043	349,714,356	325,555,776	255,638,213	295,047,796	352,677,870	370,080,277	405,379,072	428,424,693	494,781,783	533,571,220	484,446,812	5,152,253,423
11908	Mercury Cas Co	63,706,045	67,853,957	74,905,513	97,069,782	102,891,444	98,409,747	116,759,379	132,409,378	118,900,884	127,597,229	123,139,954	117,079,221	114,990,065	82,831,172	86,201,143	94,883,321	1,619,628,234
19232	Allstate Ins Co	164,319,121	116,802,662	77,812,989	125,791,197	164,152,074	178,502,172	162,375,750	143,993,591	129,470,808	112,978,081	118,479,410	101,078,784	82,529,948	91,681,189	98,204,230	80,200,545	1,948,372,551
22268	Infinity Ins Co	22,104,842	46,252,348	34,657,391	40,338,179	65,633,721	63,157,123	78,233,059	93,865,811	90,493,685	94,164,683	99,204,374	141,257,028	159,631,244	165,151,624	129,513,135	166,640,143	1,490,298,390
44288	Progressive Choice Ins Co			3,685	233,926	73,116	5,052	7,219,832	36,046,174	56,387,313	74,401,342	90,776,195	127,003,435	139,800,928	143,162,197	136,953,696	135,606,745	947,673,636
25089	Coast Natl Ins Co	23,651,315	58,460,253	61,372,997	69,843,145	71,618,827	85,039,821	120,312,036	148,431,609	132,971,512	101,294,384	87,307,642	71,468,017	68,300,316	66,932,717	109,768,173	150,745,978	1,427,518,742
27804	Progressive West Ins Co	21,693,353	43,904,672	57,110,031	65,411,635	58,936,262	45,540,695	45,286,748	71,509,239	81,150,113	86,258,680	103,817,250	131,541,096	112,135,585	76,434,414	72,717,717	90,640,121	1,164,087,611
24740	Safeco Ins Co Of Amer	73,831,017	67,282,119	75,116,308	87,714,677	92,676,474	91,839,675	94,102,290	84,269,233	77,108,539	116,240,712	94,865,998	135,585,335	100,094,439	75,632,790	101,435,013	101,792,129	1,469,586,748
25941	United Serv Automobile Assn	85,023,405	48,833,575	71,730,501	97,537,542	117,329,829	91,179,067	106,556,290	115,581,490	101,679,848	115,221,875	117,295,883	115,844,220	106,224,217	97,858,675	116,655,282	123,080,370	1,627,632,069
25968	USAA Cas Ins Co	49,373,874	39,820,754	54,387,506	64,255,220	87,798,300	77,819,139	103,026,765	89,433,260	88,128,444	98,393,161	122,273,121	104,767,608	103,291,065	117,284,046	132,510,599	129,835,647	1,462,398,509
35882	Geico Gen Ins Co	13,849,490	19,974,747	32,357,475	49,123,251	73,932,266	85,816,073	96,078,191	98,884,782	88,249,416	83,672,244	91,548,007	98,188,875	115,024,111	134,580,148	152,183,377	168,559,542	1,402,021,995
23809	Granite State Ins Co	17,626	(154,676)	(35,843)	(17,846)	2,658,502	9,495,613	23,269,802	31,189,358	50,079,839	66,985,294	90,015,730	122,188,128	151,552,023	56,422,674	(11,891,451)	(1,197,324)	590,577,449
23035	Liberty Mut Fire Ins Co	30,437,488	32,860,261	28,494,612	24,545,503	32,790,303	36,236,875	40,551,226	43,339,075	65,425,252	64,013,210	71,707,638	80,318,519	85,442,474	84,492,082	91,478,954	106,119,928	918,253,400
13137	Viking Ins Co Of WI	34,574,569	61,653,306	55,672,380	76,445,823	75,805,873	66,222,656	76,301,462	72,387,929	67,212,771	80,715,538	40,196,850	49,074,821	55,673,878	49,443,312	50,634,050	57,593,058	969,608,276

Sub Total	3,340,398,773	3,193,685,109	3,411,063,747	3,622,085,239	4,060,163,735	4,216,152,501	4,480,778,663	4,656,117,447	4,463,589,191	4,483,596,770	4,510,222,683	4,715,970,453	4,568,285,275	4,182,352,966	4,333,479,137	4,592,883,715	66,830,825,404
% of California Total	79.34%	76.63%	76.58%	77.32%	74.52%	74.08%	75.30%	76.03%	77.14%	77.52%	77.11%	72.91%	70.51%	65.76%	65.36%	66.78%	73.47%
Remainder of California	869,667,623	973,975,002	1,043,463,503	1,062,291,603	1,388,455,084	1,475,412,554	1,469,564,309	1,468,027,728	1,322,630,452	1,299,883,348	1,338,926,562	1,751,796,273	1,910,832,358	2,177,517,226	2,296,780,194	2,284,292,451	24,133,516,270
CA Total Incurred Losses	4,210,066,396	4,167,660,111	4,454,527,250	4,684,376,842	5,448,618,819	5,691,565,055	5,950,342,972	6,124,145,175	5,786,219,643	5,783,480,118	5,849,149,245	6,467,766,726	6,479,117,633	6,359,870,192	6,630,259,331	6,877,176,166	90,964,341,674

CW Total Incurred Losses	44,437,609,000	44,455,326,000	44,958,608,000	47,636,547,000	52,383,124,000	56,953,003,000	58,747,274,000	59,599,023,000	58,225,985,000	60,046,168,000	57,983,985,000	62,220,958,000	63,836,487,000	67,525,060,000	68,991,084,000	71,325,962,000	919,326,203,000
Ratio of CA I.L. / CW I.L.	9.47%	9.37%	9.91%	9.83%	10.40%	9.99%	10.13%	10.28%	9.94%	9.63%	10.09%	10.39%	10.15%	9.42%	9.61%	9.64%	9.89%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	56.66%	50.04%	57.55%	53.87%	59.52%	72.42%	77.10%	57.32%	48.45%	49.20%	53.92%	61.05%	66.05%	66.28%	65.28%	67.86%	59.91%
21652	Farmers Ins Exch	54.04%	57.98%	62.65%	62.59%	70.67%	61.45%	46.53%	61.86%	65.22%	58.79%	57.83%	58.86%	46.79%	23.75%	44.93%	48.96%	57.54%
15598	Interins Exch Of The Automobile Club	43.66%	40.72%	53.38%	55.24%	66.23%	62.19%	61.11%	56.96%	46.80%	49.35%	52.83%	56.97%	53.44%	48.23%	54.72%	67.20%	54.38%
15539	AAA Northern CA NV & UT Ins Exch	59.94%	47.66%	53.23%	67.39%	62.86%	65.83%	64.92%	62.76%	55.76%	49.07%	54.26%	51.35%	50.39%	59.15%	56.42%	54.45%	57.00%
12963	21st Century Ins Co	65.39%	52.11%	53.37%	55.77%	75.55%	70.33%	65.24%	62.04%	60.99%	57.48%	50.06%	55.70%	60.38%	61.15%	60.77%	53.01%	59.92%
27553	Mercury Ins Co	47.35%	40.70%	41.05%	51.48%	59.35%	56.75%	57.90%	53.79%	46.36%	48.35%	48.32%	49.45%	53.87%	45.63%	52.42%	59.29%	50.82%
19240	Allstate Ind Co	53.81%	40.88%	30.40%	47.16%	63.67%	70.83%	66.60%	54.18%	55.68%	56.72%	54.17%	57.13%	59.95%	65.90%	69.98%	66.54%	58.82%
11908	Mercury Cas Co	56.56%	47.11%	48.50%	61.92%	67.89%	64.70%	62.18%	54.34%	45.27%	49.57%	48.78%	45.67%	49.82%	43.96%	50.19%	58.50%	52.50%
19232	Allstate Ins Co	38.51%	29.90%	22.99%	43.11%	60.83%	65.28%	57.64%	50.05%	50.23%	44.28%	48.42%	44.84%	42.15%	53.53%	57.76%	50.68%	45.97%
22268	Infinity Ins Co	48.82%	46.75%	33.65%	44.75%	60.14%	56.27%	55.28%	49.28%	42.52%	41.38%	40.06%	46.08%	57.45%	60.17%	46.11%	55.85%	49.40%
44288	Progressive Choice Ins Co			40.65%	117.78%	98.87%	40.74%	52.51%	49.35%	44.31%	42.97%	42.69%	54.43%	57.50%	57.67%	51.37%	51.75%	51.13%
25089	Coast Natl Ins Co	40.57%	47.45%	48.47%	64.18%	64.17%	66.01%	68.07%	61.97%	52.30%	46.46%	50.70%	47.56%	49.79%	53.90%	61.98%	65.27%	56.25%
27804	Progressive West Ins Co	53.35%	47.24%	43.03%	52.94%	66.78%	52.85%	51.56%	54.35%	48.14%	47.90%	51.56%	61.86%	61.13%	50.31%	51.42%	58.03%	53.41%
24740	Safeco Ins Co Of Amer	59.38%	52.51%	59.70%	75.43%	73.27%	67.90%	65.39%	52.14%	44.51%	65.76%	54.24%	75.07%	54.48%	41.48%	55.20%	55.82%	58.79%
25941	United Serv Automobile Assn	52.68%	30.66%	55.14%	82.32%	96.70%	70.62%	69.36%	69.58%	60.08%	68.08%	69.01%	69.26%	64.29%	59.19%	66.10%	68.87%	65.08%
25968	USAA Cas Ins Co	48.55%	35.00%	53.81%	66.72%	86.79%	69.16%	79.57%	62.96%	58.61%	63.15%	76.76%	65.15%	63.74%	70.99%	71.77%	68.30%	65.69%
35882	Geico Gen Ins Co	56.76%	53.62%	62.47%	68.39%	82.22%	78.37%	76.88%	73.80%	67.35%	59.01%	55.43%	54.49%	59.45%	59.31%	59.41%	62.59%	63.51%
23809	Granite State Ins Co	12.97%	-128.32%	-61.72%	-72.06%	77.03%	80.53%	82.32%	59.40%	60.53%	61.30%	68.50%	67.99%	86.04%	78.65%	-844.95%	13974.37%	69.58%
23035	Liberty Mut Fire Ins Co	61.91%	66.79%	60.25%	53.74%	70.85%	73.48%	70.17%	61.39%	68.36%	54.82%	58.94%	61.39%	62.39%	60.90%	64.15%	70.28%	63.35%
13137	Viking Ins Co Of WI	51.82%	50.48%	43.41%	56.94%	71.91%	70.36%	68.15%	61.28%	56.93%	75.49%	43.33%	48.43%	50.40%	48.29%	52.63%	63.33%	57.03%
Sub Total		53.86%	47.33%	51.38%	57.71%	66.53%	66.24%	63.68%	58.45%	53.36%	52.66%	53.31%	56.23%	57.31%	55.82%	58.64%	61.73%	56.95%
Remainder of California		58.68%	54.31%	56.13%	61.38%	73.88%	74.46%	70.24%	66.60%	59.67%	59.84%	55.79%	61.69%	61.60%	65.48%	66.95%	68.06%	63.74%
California Total		54.79%	48.80%	52.42%	58.50%	68.26%	68.19%	65.18%	60.22%	54.68%	54.12%	53.86%	57.61%	58.51%	58.79%	61.27%	63.70%	58.60%
Countrywide Total		64.12%	62.13%	62.72%	67.44%	74.06%	76.23%	72.09%	66.41%	62.39%	61.92%	59.44%	63.71%	65.83%	68.97%	68.95%	69.50%	66.48%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	27,978,817	(16,495,952)	36,866,899	40,282,912	61,635,565	64,350,127	49,629,416	49,044,838	66,785,629	56,617,141	84,501,948	86,765,943	62,659,085	79,456,065	96,654,697	77,810,459	924,543,589
21652	Farmers Ins Exch	34,533,169	58,220,557	63,160,632	58,804,615	22,342,492	42,813,798	61,265,804	99,564,408	59,650,094	49,052,055	22,633,962	(10,740,216)	24,019,544	7,476,971	3,178,552	15,119,360	611,095,797
15598	Interins Exch Of The Automobile Club	25,928,320	32,049,203	39,553,580	30,841,667	29,270,601	25,663,323	26,332,622	27,215,220	20,674,035	30,669,894	31,946,638	25,447,417	22,390,061	32,755,061	36,511,614	18,507,076	455,756,332
15539	AAA Northern CA NV & UT Ins Exch	31,840,266	6,799,450	11,048,734	46,335,171	49,309,460	30,141,584	43,633,198	43,067,986	40,887,559	39,244,267	44,796,092	41,387,887	24,690,268	23,215,277	17,173,661	27,506,476	521,077,336
12963	21st Century Ins Co	19,302,047	15,224,659	36,415,501	27,465,762	32,401,202	25,907,123	24,779,209	28,901,395	28,019,166	20,921,474	25,688,968	10,311,629	14,454,707	10,437,179	1,628,134	10,976,970	332,835,125
27553	Mercury Ins Co	20,803,640	44,890,888	38,889,077	39,329,244	32,685,510	38,137,525	35,297,353	44,894,897	41,278,940	29,973,174	37,419,811	32,506,462	50,698,630	39,763,814	43,819,434	22,186,298	592,574,697
19240	Allstate Ind Co	19,326,281	25,387,960	35,092,197	36,822,511	36,047,047	51,730,935	19,544,304	25,527,157	27,163,155	26,821,821	21,255,858	28,800,001	32,672,488	34,698,500	43,925,243	38,810,991	503,626,449
11908	Mercury Cas Co	7,485,086	13,023,394	15,362,449	12,801,147	17,076,177	14,719,939	17,141,935	15,975,206	16,778,939	9,129,980	13,761,468	12,079,587	12,452,878	14,374,421	9,044,257	5,142,098	206,348,961
19232	Allstate Ins Co	25,801,980	26,883,829	34,271,193	27,838,429	23,954,829	20,894,492	9,156,439	16,997,249	11,021,786	8,816,295	8,540,923	7,149,737	6,626,510	7,722,317	9,092,478	7,470,760	252,239,246
22268	Infinity Ins Co	1,761,198	5,919,263	39,752	2,694,039	5,318,057	4,666,797	8,503,570	14,180,050	10,072,168	6,420,835	18,934,314	16,731,536	(4,414,251)	2,001,449	447,829	4,916,560	98,193,166
44288	Progressive Choice Ins Co			332	16,719	11,934	(1,319)	659,534	2,795,510	4,815,358	3,605,274	4,369,310	6,627,367	7,329,284	7,877,597	4,945,308	2,610,701	45,662,909
25089	Coast Natl Ins Co	1,401,292	7,005,943	8,653,906	(2,210,087)	13,143,097	5,510,859	8,271,217	8,727,186	15,372,484	7,050,276	1,952,734	4,850,340	4,771,293	1,287,055	156,777	10,350,651	96,295,023
27804	Progressive West Ins Co	6,181,532	15,165,464	(1,700,740)	3,589,408	3,285,337	4,236,897	3,906,600	6,859,879	7,504,939	7,323,028	3,634,992	5,911,652	4,538,632	3,909,080	1,891,908	2,787,595	79,026,203
24740	Safeco Ins Co Of Amer	3,655,689	3,821,881	3,998,098	4,954,600	7,009,651	5,555,119	4,865,488	8,196,736	6,206,241	6,681,706	7,537,571	5,682,928	7,183,419	3,541,934	10,641,633	7,868,390	97,401,084
25941	United Serv Automobile Assn	5,023,615	(1,737,309)	11,086,415	13,129,238	11,575,133	6,461,689	7,503,776	10,887,649	9,023,830	8,914,871	5,030,618	4,642,023	2,159,915	3,319,725	3,421,624	2,987,676	103,430,488
25968	USAA Cas Ins Co	1,394,728	210,435	6,646,481	7,608,825	6,842,234	5,460,339	7,169,035	6,453,931	5,722,103	4,691,031	5,031,048	4,134,597	2,754,525	4,473,514	5,480,768	6,118,001	80,191,595
35882	Geico Gen Ins Co	931,278	1,167,239	3,059,312	3,137,960	4,705,610	4,274,706	4,969,846	6,471,817	5,353,485	2,969,396	3,500,337	4,230,672	6,042,933	6,420,276	7,614,486	9,553,712	74,403,065
23809	Granite State Ins Co	(2,038)	(16,813)	(9,617)	(3,538)	172,099	229,695	240,945	2,387,421	10,385,256	16,771,946	5,020,920	3,843,239	6,589,689	(1,571,348)	(4,259,966)	744,435	40,522,325
23035	Liberty Mut Fire Ins Co	6,097,746	4,502,797	4,171,751	4,425,172	3,080,801	4,061,227	4,921,487	4,626,970	5,565,668	6,445,052	(3,694,254)	1,471,204	2,636,702	2,049,569	6,856,991	6,337,452	63,556,335
13137	Viking Ins Co Of WI	3,340,960	7,281,206	4,545,085	1,546,657	13,763,146	10,703,386	7,061,142	2,531,724	5,110,947	5,584,904	(1,917,107)	1,578,909	1,778,190	1,768,194	4,772,669	2,289,400	71,739,412

Sub Total	242,785,606	249,304,094	351,151,037	359,410,451	373,629,982	365,518,241	344,852,920	425,307,229	397,391,782	347,704,420	339,946,151	293,412,914	292,034,502	284,976,650	302,998,097	280,095,061	5,250,519,137
% of California Total	74.80%	67.20%	79.55%	77.99%	77.66%	76.63%	73.02%	75.71%	81.97%	79.54%	83.86%	78.50%	74.28%	68.46%	71.70%	69.38%	75.80%
Remainder of California	81,788,237	121,709,355	90,244,946	101,449,034	107,499,234	111,446,308	127,408,941	136,483,498	87,382,627	89,445,546	65,413,171	80,342,750	101,114,830	131,303,839	119,615,876	123,594,278	1,676,242,470
California Total	324,573,843	371,013,449	441,395,983	460,859,485	481,129,216	476,964,549	472,261,861	561,790,727	484,774,409	437,149,966	405,359,322	373,755,664	393,149,332	416,280,489	422,613,973	403,689,339	6,926,761,607

Countrywide Total	2,545,092,000	2,818,626,000	3,278,162,000	3,345,959,000	3,450,034,000	3,472,441,000	3,757,967,000	4,300,554,000	4,049,016,000	3,712,407,000	3,650,412,000	3,496,820,000	3,521,063,000	3,903,389,000	3,966,809,000	3,971,852,000	57,240,603,000
Ratio of CA D.C.C.E. / CW D.C.C.E.	12.75%	13.16%	13.46%	13.77%	13.95%	13.74%	12.57%	13.06%	11.97%	11.78%	11.10%	10.69%	11.17%	10.66%	10.65%	10.16%	12.10%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES

P. P. Auto. Liab.

Data Years: 1996 - 2011

DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	1.99%	-1.16%	2.78%	3.39%	5.57%	5.65%	3.88%	3.25%	4.40%	4.06%	6.17%	6.40%	4.65%	5.83%	6.91%	5.40%	4.29%
21652	Farmers Ins Exch	3.56%	5.40%	5.89%	5.95%	2.42%	4.44%	5.84%	9.62%	5.95%	4.81%	2.57%	-1.53%	4.30%	1.80%	1.02%	5.00%	4.60%
15598	Interins Exch Of The Automobile Club	4.23%	5.07%	6.27%	4.88%	4.47%	3.76%	3.43%	3.16%	2.36%	3.21%	3.26%	2.60%	2.39%	3.62%	4.13%	2.08%	3.54%
15539	AAA Northern CA NV & UT Ins Exch	4.03%	0.79%	1.36%	6.04%	6.70%	4.17%	5.87%	5.49%	4.93%	4.64%	5.36%	5.09%	3.28%	3.28%	2.42%	3.92%	4.20%
12963	21st Century Ins Co	3.40%	2.96%	6.96%	5.27%	6.35%	5.04%	4.52%	4.29%	3.79%	2.92%	3.93%	1.83%	2.89%	2.37%	0.41%	3.06%	3.81%
27553	Mercury Ins Co	6.04%	9.93%	8.42%	8.97%	7.61%	8.38%	6.74%	7.27%	6.17%	4.45%	5.25%	4.16%	6.64%	5.70%	6.40%	3.22%	6.31%
19240	Allstate Ind Co	6.44%	7.54%	9.53%	9.58%	8.67%	10.48%	4.00%	5.41%	5.13%	4.31%	3.11%	4.06%	4.57%	4.62%	5.76%	5.33%	5.75%
11908	Mercury Cas Co	6.65%	9.04%	9.95%	8.17%	11.27%	9.68%	9.13%	6.56%	6.39%	3.55%	5.45%	4.71%	5.40%	7.63%	5.27%	3.17%	6.69%
19232	Allstate Ins Co	6.05%	6.88%	10.12%	9.54%	8.88%	7.64%	3.25%	5.91%	4.28%	3.46%	3.49%	3.17%	3.38%	4.51%	5.35%	4.72%	5.95%
22268	Infinity Ins Co	3.89%	5.98%	0.04%	2.99%	4.87%	4.16%	6.01%	7.45%	4.73%	2.82%	7.65%	5.46%	-1.59%	0.73%	0.16%	1.65%	3.25%
44288	Progressive Choice Ins Co			3.66%	8.42%	16.14%	-10.64%	4.80%	3.83%	3.78%	2.08%	2.05%	2.84%	3.01%	3.17%	1.86%	1.00%	2.46%
25089	Coast Natl Ins Co	2.40%	5.69%	6.83%	-2.03%	11.78%	4.28%	4.68%	3.64%	6.05%	3.23%	1.13%	3.23%	3.48%	1.04%	0.09%	4.48%	3.79%
27804	Progressive West Ins Co	15.20%	16.32%	-1.28%	2.90%	3.72%	4.92%	4.45%	5.21%	4.45%	4.07%	1.81%	2.78%	2.47%	2.57%	1.34%	1.78%	3.63%
24740	Safeco Ins Co Of Amer	2.94%	2.98%	3.18%	4.26%	5.54%	4.11%	3.38%	5.07%	3.58%	3.78%	4.31%	3.15%	3.91%	1.94%	5.79%	4.31%	3.90%
25941	United Serv Automobile Assn	3.11%	-1.09%	8.52%	11.08%	9.54%	5.01%	4.88%	6.55%	5.33%	5.27%	2.96%	2.78%	1.31%	2.01%	1.94%	1.67%	4.14%
25968	USAA Cas Ins Co	1.37%	0.18%	6.58%	7.90%	6.76%	4.85%	5.54%	4.54%	3.81%	3.01%	3.16%	2.57%	1.70%	2.71%	2.97%	3.22%	3.60%
35882	Geico Gen Ins Co	3.82%	3.13%	5.91%	4.37%	5.23%	3.90%	3.98%	4.83%	4.09%	2.09%	2.12%	2.35%	3.12%	2.83%	2.97%	3.55%	3.37%
23809	Granite State Ins Co	-1.50%	-13.95%	-16.56%	-14.29%	4.99%	1.95%	0.85%	4.55%	12.55%	15.35%	3.82%	2.14%	3.74%	-2.19%	-302.69%	-8688.55%	4.77%
23035	Liberty Mut Fire Ins Co	12.40%	9.15%	8.82%	9.69%	6.66%	8.23%	8.52%	6.55%	5.82%	5.52%	-3.04%	1.12%	1.93%	1.48%	4.81%	4.20%	4.38%
13137	Viking Ins Co Of WI	5.01%	5.96%	3.54%	1.15%	13.06%	11.37%	6.31%	2.14%	4.33%	5.22%	-2.07%	1.56%	1.61%	1.73%	4.96%	2.52%	4.22%

Sub Total	3.91%	3.69%	5.29%	5.73%	6.12%	5.74%	4.90%	5.34%	4.75%	4.08%	4.02%	3.50%	3.66%	3.80%	4.10%	3.76%	4.47%
Remainder of California	5.52%	6.79%	4.85%	5.86%	5.72%	5.62%	6.09%	6.19%	3.94%	4.12%	2.73%	2.83%	3.26%	3.95%	3.49%	3.68%	4.43%
California Total	4.22%	4.34%	5.19%	5.76%	6.03%	5.71%	5.17%	5.52%	4.58%	4.09%	3.73%	3.33%	3.55%	3.85%	3.91%	3.74%	4.46%

Countrywide Total	3.67%	3.94%	4.57%	4.74%	4.88%	4.65%	4.61%	4.79%	4.34%	3.83%	3.74%	3.58%	3.63%	3.99%	3.96%	3.87%	4.14%
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Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	154,596,768	143,538,011	173,419,994	142,391,583	120,067,236	126,102,730	158,199,750	156,442,742	137,501,442	134,060,336	145,534,590	144,587,131	130,632,148	130,978,020	118,181,934	140,436,462	2,256,670,879
21652	Farmers Ins Exch	47,864,198	58,336,599	74,160,730	46,714,355	63,649,214	94,506,701	92,026,781	79,671,173	63,273,993	57,573,888	63,255,943	48,737,733	40,565,295	17,358,571	22,226,681	22,397,735	892,319,591
15598	Interins Exch Of The Automobile Club	41,978,025	29,416,168	43,582,848	44,347,928	40,003,379	42,271,235	57,261,189	57,049,108	60,447,304	51,771,362	63,751,053	70,925,842	72,102,838	69,028,704	70,356,909	69,081,321	883,375,213
15539	AAA Northern CA NV & UT Ins Exch	87,966,607	101,333,316	92,530,647	0	99,097,172	92,516,148	75,622,960	86,895,010	93,742,366	88,468,855	91,386,610	80,220,348	89,821,370	94,820,646	66,104,211	69,012,206	1,309,538,472
12963	21st Century Ins Co	52,209,038	58,133,933	58,694,066	56,555,591	58,458,898	68,063,797	66,933,940	46,397,217	54,380,974	63,048,998	51,992,386	38,602,523	59,543,309	49,109,258	49,345,237	35,632,037	867,101,201
27553	Mercury Ins Co	20,658,057	27,460,063	23,983,990	27,942,974	0	30,923,968	37,350,019	44,490,948	47,304,970	51,699,953	54,860,975	60,115,042	64,203,978	64,668,945	55,064,060	64,107,934	674,835,876
19240	Allstate Ind Co	22,857,312	25,259,960	22,401,178	33,221,971	43,688,815	55,656,469	70,416,125	42,354,150	62,452,155	87,150,285	85,529,112	70,905,449	83,684,086	84,696,232	88,237,188	86,913,430	965,423,918
11908	Mercury Cas Co	8,524,006	10,790,993	10,143,871	13,265,235	12,872,321	11,846,848	12,753,768	17,182,017	17,528,658	19,075,031	18,504,596	16,346,766	16,797,011	15,754,824	12,534,838	13,980,190	227,900,973
19232	Allstate Ins Co	30,858,321	24,186,894	17,339,681	23,618,821	30,850,004	29,065,589	25,794,507	24,413,586	23,153,277	22,879,980	28,903,852	16,201,737	13,510,293	14,658,357	13,550,287	11,405,569	350,390,756
22268	Infinity Ins Co	3,035,081	6,499,220	7,514,112	10,367,458	11,494,484	13,557,765	19,754,244	22,241,775	26,572,580	23,995,652	31,891,750	35,211,141	33,641,781	34,391,829	38,181,767	38,407,829	356,758,467
44288	Progressive Choice Ins Co			2,163	1,412	19,685	691	1,777,952	7,960,811	16,809,830	21,198,153	22,756,279	27,281,493	30,695,020	32,237,743	34,729,702	28,379,319	223,850,253
25089	Coast Natl Ins Co	0	9,973,043	11,955,740	12,485,118	10,808,848	11,038,190	16,902,968	26,070,654	24,862,137	20,013,297	18,165,713	16,632,076	12,099,918	12,389,322	19,928,006	29,219,764	252,544,794
27804	Progressive West Ins Co	2,000	11,000	24,080,640	14,177,285	11,051,829	11,822,983	19,548,086	16,128,975	25,806,229	26,334,995	26,718,716	30,274,620	27,191,132	18,273,523	17,756,895	20,530,027	289,708,935
24740	Safeco Ins Co Of Amer	11,252,552	10,119,592	10,419,514	10,875,208	11,209,105	10,944,422	12,551,291	13,847,976	10,032,335	14,624,443	13,986,627	15,151,142	16,523,526	22,804,362	22,022,817	21,704,354	228,069,268
25941	United Serv Automobile Assn	20,800,263	20,552,562	17,905,352	26,765,102	25,426,120	17,206,574	14,221,260	13,457,370	12,936,446	14,541,981	15,495,196	15,838,257	9,328,219	15,001,401	16,566,684	14,647,431	270,690,218
25968	USAA Cas Ins Co	11,937,957	12,998,778	13,884,057	16,586,593	18,341,714	14,813,334	13,095,657	8,643,475	10,028,369	10,602,973	14,890,656	13,942,957	8,112,100	14,750,939	15,904,191	13,539,134	212,072,884
35882	Geico Gen Ins Co	1,347,506	2,113,475	2,845,719	4,964,504	7,376,216	7,756,048	8,571,263	10,518,946	11,138,763	11,712,305	12,060,611	12,724,477	13,994,013	16,186,341	17,875,973	19,113,729	160,299,886
23809	Granite State Ins Co	0	0	0	0	240,116	598,891	815,721	858,720	0	1,294,943	1,567,891	1,079,425	1,623,051	(770,128)	(113,202)	(551,271)	6,644,157
23035	Liberty Mut Fire Ins Co	0	3,810,914	3,940,277	3,144,988	3,822,069	4,442,537	4,983,776	6,740,711	1,501,570	7,318,517	9,403,244	12,516,887	13,815,471	13,408,945	15,790,557	19,564,347	124,204,810
13137	Viking Ins Co Of WI	6,980,917	11,114,184	15,259,386	17,217,671	13,434,756	6,695,843	10,883,498	7,636,563	10,689,439	10,013,025	9,563,392	12,530,407	11,109,857	9,966,113	10,066,665	9,050,134	172,211,850

Sub Total	522,868,607	555,648,707	624,063,963	504,643,798	581,911,982	649,830,762	719,464,756	689,001,926	710,162,836	737,378,971	780,219,190	739,825,455	748,994,417	729,713,947	704,311,400	726,571,683	10,724,612,401
% of California Total	85.24%	83.63%	84.44%	78.06%	79.53%	77.94%	80.08%	76.92%	80.62%	81.17%	80.80%	77.59%	73.83%	70.94%	69.72%	71.27%	77.69%
Remainder of California	90,559,139	108,794,519	114,959,330	141,836,501	149,794,931	183,937,738	178,983,703	206,780,714	170,749,666	171,054,146	185,377,129	213,716,123	265,441,469	298,872,729	305,903,676	292,886,910	3,079,648,423
California Total	613,427,746	664,443,227	739,023,293	646,480,298	731,706,914	833,768,500	898,448,459	895,782,640	880,912,502	908,433,116	965,596,319	953,541,577	1,014,435,886	1,028,586,676	1,010,215,076	1,019,458,593	13,804,260,824

Countrywide Total	6,077,768,000	6,438,599,000	7,016,706,000	6,760,820,000	6,753,432,000	7,248,755,000	8,002,356,000	8,214,144,000	8,591,460,000	9,719,142,000	9,313,269,000	9,044,165,000	9,057,970,000	9,489,948,000	9,402,859,000	9,827,997,000	130,959,390,000
Ratio of CA A.O.E. / CW A.O.E.	10.09%	10.32%	10.53%	9.56%	10.83%	11.50%	11.23%	10.91%	10.25%	9.35%	10.37%	10.54%	11.20%	10.84%	10.74%	10.37%	10.54%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.  
Note 2: AOE is allocated by [California IL \* Countrywide AOE] / Countrywide IL



CALIFORNIA SELECTED 20 COMPANIES  
P. P. Auto. Liab.  
Data Years: 1996 - 2011  
ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Grand Total
25178	State Farm Mut Auto Ins Co	11.01%	10.11%	13.07%	11.97%	10.84%	11.07%	12.38%	10.36%	9.07%	9.62%	10.63%	10.67%	9.70%	9.61%	8.45%	9.74%	10.47%
21652	Farmers Ins Exch	4.93%	5.41%	6.91%	4.73%	6.89%	9.80%	8.77%	7.70%	6.31%	5.65%	7.19%	6.95%	7.26%	4.19%	7.15%	7.41%	6.72%
15598	Interins Exch Of The Automobile Club	6.84%	4.66%	6.91%	7.01%	6.11%	6.19%	7.47%	6.62%	6.90%	5.43%	6.51%	7.25%	7.69%	7.63%	7.96%	7.78%	6.86%
15539	AAA Northern CA NV & UT Ins Exch	11.13%	11.84%	11.35%	0.00%	13.46%	12.80%	10.18%	11.09%	11.30%	10.45%	10.93%	9.87%	11.93%	13.40%	9.33%	9.84%	10.55%
12963	21st Century Ins Co	9.19%	11.30%	11.22%	10.85%	11.45%	13.24%	12.22%	6.89%	7.36%	8.81%	7.96%	6.85%	11.88%	11.13%	12.57%	9.92%	9.92%
27553	Mercury Ins Co	6.00%	6.07%	5.19%	6.37%	0.00%	6.79%	7.13%	7.20%	7.07%	7.67%	7.69%	7.70%	8.41%	9.26%	8.04%	9.30%	7.18%
19240	Allstate Ind Co	7.62%	7.50%	6.09%	8.64%	10.51%	11.27%	14.41%	8.98%	11.79%	14.02%	12.52%	9.99%	11.71%	11.28%	11.57%	11.94%	11.02%
11908	Mercury Cas Co	7.57%	7.49%	6.57%	8.46%	8.49%	7.79%	6.79%	7.05%	6.67%	7.41%	7.33%	6.38%	7.28%	8.36%	7.30%	8.62%	7.39%
19232	Allstate Ins Co	7.23%	6.19%	5.12%	8.09%	11.43%	10.63%	9.16%	8.49%	8.98%	8.97%	11.81%	7.19%	6.90%	8.56%	7.97%	7.21%	8.27%
22268	Infinity Ins Co	6.70%	6.57%	7.30%	11.50%	10.53%	12.08%	13.96%	11.68%	12.49%	10.54%	12.88%	11.49%	12.11%	12.53%	13.59%	12.87%	11.83%
44288	Progressive Choice Ins Co			23.86%	0.71%	26.62%	5.57%	12.93%	10.90%	13.21%	12.24%	10.70%	11.69%	12.62%	12.99%	13.03%	10.83%	12.08%
25089	Coast Natl Ins Co	0.00%	8.10%	9.44%	11.47%	9.69%	8.57%	9.56%	10.88%	9.78%	9.18%	10.55%	11.07%	8.82%	9.98%	11.25%	12.65%	9.95%
27804	Progressive West Ins Co	0.00%	0.01%	18.14%	11.47%	12.52%	13.72%	22.26%	12.26%	15.31%	14.62%	13.27%	14.24%	14.82%	12.03%	12.56%	13.14%	13.29%
24740	Safeco Ins Co Of Amer	9.05%	7.90%	8.28%	9.35%	8.86%	8.09%	8.72%	8.57%	5.79%	8.27%	8.00%	8.39%	8.99%	12.51%	11.98%	11.90%	9.12%
25941	United Serv Automobile Assn	12.89%	12.90%	13.76%	22.59%	20.95%	13.33%	9.26%	8.10%	7.64%	8.59%	9.12%	9.47%	5.65%	9.07%	9.39%	8.20%	10.82%
25968	USAA Cas Ins Co	11.74%	11.42%	13.74%	17.22%	18.13%	13.16%	10.11%	6.09%	6.67%	6.81%	9.35%	8.67%	5.01%	8.93%	8.61%	7.12%	9.53%
35882	Geico Gen Ins Co	5.52%	5.67%	5.49%	6.91%	8.20%	7.08%	6.86%	7.85%	8.50%	8.26%	7.30%	7.06%	7.23%	7.13%	6.98%	7.10%	7.26%
23809	Granite State Ins Co	0.00%	0.00%	0.00%	0.00%	6.96%	5.08%	2.89%	1.64%	0.00%	1.19%	1.19%	0.60%	0.92%	-1.07%	-8.04%	6434.07%	0.78%
23035	Liberty Mut Fire Ins Co	0.00%	7.75%	8.33%	6.89%	8.26%	9.01%	8.62%	9.55%	1.57%	6.27%	7.73%	9.57%	10.09%	9.67%	11.07%	12.96%	8.57%
13137	Viking Ins Co Of WI	10.46%	9.10%	11.90%	12.82%	12.74%	7.11%	9.72%	6.46%	9.05%	9.36%	10.31%	12.36%	10.06%	9.73%	10.46%	9.95%	10.13%
Sub Total		8.43%	8.23%	9.40%	8.04%	9.54%	10.21%	10.22%	8.65%	8.49%	8.66%	9.22%	8.82%	9.40%	9.74%	9.53%	9.77%	9.14%
Remainder of California		6.11%	6.07%	6.18%	8.20%	7.97%	9.28%	8.55%	9.38%	7.70%	7.87%	7.72%	7.53%	8.56%	8.99%	8.92%	8.73%	8.13%
California Total		7.98%	7.78%	8.70%	8.07%	9.17%	9.99%	9.84%	8.81%	8.32%	8.50%	8.89%	8.49%	9.16%	9.51%	9.34%	9.44%	8.89%
Countrywide Total		8.77%	9.00%	9.79%	9.57%	9.55%	9.70%	9.82%	9.15%	9.21%	10.02%	9.55%	9.26%	9.34%	9.69%	9.40%	9.58%	9.47%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.